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S1	8	PRIVISTA
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File 635:Business Dateline(R) 1985-2003/Oct 09

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File 9:Business & Industry(R) Jul/1994-2003/Oct 08

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File 13:BAMP 2003/Sep W3

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File 636:Gale Group Newsletter DB(TM) 1987-2003/Oct 09

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File 553:Wilson Bus. Abs. FullText 1982-2003/Aug

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1/5,K/1 (Item 1 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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3032586 Supplier Number: 03032586 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Privista Soups Up ID Theft Monitoring Service
(A service called ID Guard by Privista allows the company to keep track
of a user's credit profile and alert them if something unusual happens)
Newsbytes News Network, p N/A
January 26, 2001
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 291

TEXT:

NEW YORK, NEW YORK, U.S.A., 2001 JAN 26 (NB) -- By Sylvia Dennis,
Newsbytes. Privista has launched a privacy protection service called ID
Guard. In return for \$19.95 a year, the service allows users to be kept
aware of changes to their credit profile, as well as alerts them to any
changes to their personal profile.

ID theft is now a growing problem in the US credit industry, with several
hundred people a month discovering that their identity has been
"borrowed," usually for thieves to rack up large debts on credit cards and
personal loans.

By maintaining a close watch on a users' credit profile, Privista says it
can keep a watch on someone's identity and alert them, usually via e-mail,
if something odd happens.

A spokesperson for the company told Newsbytes that the service uses credit
profiles maintained by Equifax, sending a weekly update to subscribers, and
monitoring up to 15 of their credit file attributes.

Originally launched in a beta test version last October, ID Guard has now
been enhanced as a commercial offering, allowing users to monitor for
suspicious changes in their credit file, such as changes to their address,
a new account being opened, unusual credit card account changes, and a
change in the subscriber's Social Security number.

The updated ID Guard now flags unusual changes to individual credit cards,
not just changes to a customer's combined credit balance.

With this enhancement, Privista says that online users can better manage
their spending, as well as more quickly identify potential credit fraud.

Since launching the trial version of ID Guard last October, Privista says
that around 10,000 people have registered for the service.

Privista 's Web site is at <http://www.privista.com> .

Reported by Newsbytes.com, <http://www.newsbytes.com> .

(20010126/Press Contact: Suzanne Bakri, CRC 703-683-5004; Eric Gertler,
Privista 877-926-8559/WIRES LEGAL, ONLINE, BUSINESS/)

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COMPANY NAMES: PRIVISTA
INDUSTRY NAMES: Payment cards
PRODUCT NAMES: Credit card and check services (738942)
CONCEPT TERMS: All product and service information; Product introduction
GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

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COMPANY NAMES: **PRIVISTA**

1/5,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2947954 Supplier Number: 02947954 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Privista To Unveil "ID Guard" At Identity Theft Event
(**Privista to introduce ID Guard early warning system to help protect consumers against identity theft; service warns participating consumers by e-mail when any strange activity occurs on their credit reports**)
Newsbytes News Network, p N/A
October 23, 2000
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 478

TEXT:

WASHINGTON, D.C., U.S.A., 2000 OCT 23 (NB) -- By David McGuire, Newsbytes. On Tuesday, at a government-sponsored workshop aimed at curbing the rising tide of identity theft, a fledgling company will unveil an online service that promises to warn consumers of potential criminal activity having to do with their credit information.

"ID Guard is the most comprehensive early warning system to help consumers protect themselves against identity theft," **Privista** President Eric Gertler told Newsbytes today.

The ID Guard service, which **Privista** is offering free of charge until Dec. 31, warns participating consumers by e-mail when any strange activity (name changes, address changes, etc.) occurs on their credit reports.

Privista was able to develop the ID Guard service in part through a relationship with credit reporting giant Equifax, Gertler said.

ID Guard is the first of several services **Privista** intends to roll out in the coming months. All of **Privista** 's products will be aimed at letting consumers manage their own data, and profit from its use if they so desire, Gertler said.

Although consumers can sign up for ID Guard now at **Privista** 's Web site (<http://www.privista.com>) the company will officially unveil the service Tuesday at a Federal Trade Commission (FTC) workshop on identity theft.

The two-day workshop, which began today, is mainly being used as a forum for the FTC to urge businesses to make it easier for consumers to report and escape ID fraud.

FTC will use the event to urge the major credit reporting companies to endorse a pair of initiatives designed to make it easier for consumers to report ID theft, event coordinator Joanna Crane told Newsbytes last week.

First, the FTC wants the major credit reporting agencies to join the federal government's efforts to create a "one-stop-shop" for fraud reporting, Crane said. Under such a proposal the major credit reporting companies would share all reports of fraud that they receive with each other as well as with FTC's bureau of consumer protection.

If the credit companies joined in such an effort, a victim of fraud would only have to file a single report in order to have their name and account information flagged throughout the nationwide system for checking and approving credit, Crane said.

Second, the FTC will urge the reporting bureaus to adopt a standardized fraud reporting form to help speed the information-sharing process, Crane said.

The idea for the workshop, and two others set to follow, was developed at an identity theft "summit" convened by the Clinton administration earlier this year to address the growing concerns surrounding the issue. Following the FTC workshop, the Social Security Administration intends to hold a workshop on ID theft prevention and the Justice Department will host an event focusing on law enforcement and prosecution.

ID theft has become one of the more high-profile high-tech issues on Capitol Hill in recent months, as several lawmakers have introduced bills aimed at curbing the practice.

Reported by Newsbytes.com, <http://www.newsbytes.com> .

(20001023/WIRES ONLINE, LEGAL, BUSINESS/WEBFRAUD/PHOTO)

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COMPANY NAMES: **PRIVISTA**

1/5,K/3 (Item 1 from file: 13)
DIALOG(R) File 13:BAMP
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1224926 Supplier Number: 03071448 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Captains in a Sea of Danger: CEOs as Navigators of Risk
(Roundtable discussion on the concept of CEO as risk manager)
Article Author(s): Frederick, Rick
Chief Executive, n 170, p 102
August 2001
DOCUMENT TYPE: Journal; Interview & speech ISSN: 0160-4724 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4508

TEXT:
Frederick, Rick

IN A WORLD OF rapidly expanding connectivity, is there any way to keep your company safe?

New opportunities and new markets beckon CEOs from around the globe. But for many corporate leaders, seizing those opportunities means steering their companies through uncharted water fraught with danger, whether due to political, technological, or liability risk. Savvy CEOs must choose wisely from a seemingly endless array of investments, alliances, and technologies, carefully balancing potential peril with reward. Add to the roles the CEO now assumes -- leader, manager, communicator, moderator -- that of master of risk assessment.

Successfully evaluating risk is no easy task in the age of advanced network connectivity, which, on the one hand, has enabled us far more quickly to get information about customers, competitors, and productivity, but on the other, leaves us increasingly vulnerable to intrusions. Industry experts seem to agree that having third-party control would be helpful, but how much should the government be involved?

Participants at the following roundtable, co-hosted by Veridian Corp., grapple with the concept of CEO as risk manager and debate answers to the critical questions facing today's top executives: How can companies effectively model and anticipate risk? What kind of risks are associated with brand and with reputation? How can you restore trust with customers, suppliers or employees in the face of a publicly reported security breach, attack or theft? What kinds of new risks are we now facing? Are they really different or are they merely augmenting those dangers we've always faced?

Certainly, these are not easy questions to answer, but the CEOs who avoid them -- and avoid being adequately prepared -- may find themselves in crisis before long. "A good brand is a shield in a time of crisis, but it can go down," says Mike Morley of Edelman Public Relations. "Maybe CEOs should be measured on how well they protect the brand equity over the life

of their tenure."

David Langstaff (Veridian): Fundamentally the role of the chief executive is to manage risk. That's the ultimate fiduciary responsibility we've got. But I'd like to drill down and talk about this issue of risk and frame it in the context of a very different business environment from what we've known, and that is a connected world enabled by the Internet and an explosion of networks. There's been a lot of talk about the benefits of this connected society, but there hasn't been adequate talk about the risks.

One of the things that makes it tricky is that you can't isolate this risk into one part of your business; it really transcends the whole business. Therefore, it has to be thought about in a more holistic way. No banker would leave for the day and leave the doors of the bank open and unlocked and the vault open. That's obvious. But I would suggest that, with regard to information on our networks, we are doing exactly that. We're basically closing up and leaving it unlocked and vulnerable. Now if you look at some of the business risks embedded in this whole notion of the interconnected world, loss of productivity is an obvious one. All of us have likely been affected by viruses that have hit our computers and our networks. They can be quite damaging, but for the most part they fall into the nuisance category.

But there are clearly opportunities for financial loss and legal liability and there have been cases where people have broken into banks and other financial institutions and stolen money. That may be discounted as part of the cost of doing business, and it can be insured. But you can then get into a situation where you lose the availability of the network entirely. For some companies--those which are in the e-trading business or are dependent on the Internet--that is akin to death. If your network doesn't work, your entire organization is at risk.

That raises the issue of data integrity. Companies that are knowledge-based, where the information on your network must be trusted--have to be concerned about those that would come in and either steal or corrupt that data. At the end of the day there is an implicit relationship between any company and its consumer, whether it's a retail consumer or an industrial consumer, and that is tied up in your brand and its integrity and your reputation for delivering good work. When you start to have penetrations into a network that change your information or data, it can lead to an unraveling of that trusted relationship with your customers and your peers, and it puts the whole enterprise at risk.

To help frame the issue, I'd like to posit these six points. First, we're living in a world where there's a connectivity imperative that is now part of base expectations. Second, networks by their nature are becoming more complex. We're dealing with a plethora of both internal and external networks, so we've got to be addressing the problem at the network level. Third, networks are increasingly regarded as essential and integral parts of business. Fourth, we have to recognize that the Web is not really designed as an open exchange of information. We're using it in business in ways for which it was not designed, which is why we have security problems. Fifth, the security threat is exploding. The level of sophistication required to do damage is decreasing. Finally, the public reaction to the deluge of data with which we're dealing today is one of confusion.

So what becomes important in this market? Company brand, the reputation for trust, the confidence you establish with your customers. The risk for CEOs and their companies in an interconnected world could be simply summed up this way: You have transaction risks. You have brand or enterprise risks--which really speak to the heart of what our job is. And then you have the system or infrastructure risks. We can all protect our own companies, but who's going to protect the system? It's something that the government is trying to figure out, and the President and Congress are asking, "What should the role of government be versus the role of industry?" We also have to ask the question, "What are we doing--and to

what extent is it our responsibility to be addressing this risk in a bigger-than-corporate context?"

Don Hurzeler (Zurich North America): An ancillary point is reputational risk, which refers to people being able to post remarks online without having to be accountable for those remarks, whether it be on a message board or on a site devoted to bashing a company's reputation. Those are also very serious attacks on the reputations of our companies.

Langstaff: One of the issues industry has come together and asked of the government is to be clear on what the rules are. We need a legal system to put accountability in place. It's tough to mitigate risk if we don't know what the rules are.

Allen Warms (Participate.com): First we have to understand that we need to address these issues of risk, make some investments on an ongoing basis, and state the rules up front. The biggest way for CEOs to mitigate risk is to really listen to customers, partners, and suppliers to understand what the issues are. The power of the Web and enterprise application software technologies on the Internet is really to put in place applications that allow you -- at a rate much faster than it was 20 years ago--to get a sense of the issues that your sales force in Asia Pacific are having with certain customers. What is your competitor doing in Europe? What problems are employees having with driving productivity? All of these issues can now be addressed very efficiently through technology.

Arnie Pollard (CE): The whole network risk to some degree can be mitigated when users of networks trust the brands they're dealing with. I'd like to know if either Bill or Michael have come to grips with those issues as they relate to the Web.

Bill Katz (BBDO New York): There's an adage in our industry: The worst thing for a bad company is good advertising. You can do all the--and I hate to use the word but--propaganda you want for a company, but if they can't deliver, what we're doing will essentially be undermined. Firestone is a great example. It's not a technological risk; it's a business risk.

Mike Morley (Edelman Public Relations): A chunk of our business is crisis management, which is really the last stage of a bad process. If you look at everything that comes as a shock and surprise to the CEO, you can usually find, as with Firestone, a long trail of little amber lights flashing along the way that nobody paid attention to. That's poor management. A good brand is a shield in times of crisis. But it can go down, and maybe CEOs should be measured on how well they protect the brand equity over the life of their tenure.

John Branch (CE): What happens when risk isn't managed well up front, and what do you do after it's exploded? I'm curious about some of the frameworks people around this table have in terms of assessing and managing risk across a broad array of areas for their company. What do you do to head these things off before it becomes a crisis?

Hurzeler: One of the best processes we have in our company is our assessment of risk. This is a formal process that occurs every year around the world in our company. It's called the ZHA, or Zurich Hazard Analysis. We have a wide open discussion about what the risks might be, and we go through all the various types of risk and list them out. Then we try to determine how ruinous to the business they could be on a formalized scale. We then determine the odds of that happening in a strategic period. Then you plot that on a graph, and at some point, you draw a line as to what your tolerance to risk is. Those items that fall below the line are risks you can tolerate. Those above the line are ruinous items that absolutely must be addressed. We then would put together an action plan to mitigate or eliminate that risk.

Langstaff: Is network security above the line or below the line?

Hurzeler: Network security would always be above the line. And many of these items turn out to be IT-related items.

Eric Gertler (Privista): There s an inherent risk in trying to identify every known possible risk because we'll never be able to do that. When you look at the CEOs who have been successful over time, they were the ones who recognized that change occurs over the course of time and it's how you manage change that counts. You're taking risk every day by consciously innovating, by bringing about progress, by making changes.

Pollard: The risk management side of that is if a company appropriately orients itself to encouraging creative risk-taking for its own business development reasons, it also needs to have some balance so the risks taken are acceptable. Are any of you undertaking approaches within your own company to make sure the risks inherent in innovation are, in some sense, measured and managed?

Gary Dunton (MBIA): The biggest risk for us is the downside risk-not missing the upside opportunity. Everything we look at has to do with protecting our brand, which is the "triple A" rating we get from rating agencies. What we've done, at the top level all the way through the organization, is a process equally balanced between cheerleading and anticipating the doom and gloom of the company. First and foremost, that means identifying the things that can go wrong, understanding the nuances of each one of those items, and communicating them. We are a very small organization in terms of numbers of people who get involved with transactions. Each one of these professionals has to understand the risk, has to be able to see it when it's happening, and has to understand and be able to communicate it to their own people. We have to look at it daily, weekly, quarterly, annually, to make sure the risks that are appropriate for us are not being exceeded. Everyone needs to understand what the three or four worst-case scenarios are and make sure they've got action plans and good measurement systems in place, because if there's one thing you can count on, the bad stuff happens with greater frequency than the good stuff.

Zuheir Sofia (Sofia and Co.): Risk is the penalty for being wrong, and being wrong is something that could significantly change the way you're doing business. We have no industry-wide protocol to decide how to monitor this network risk. Everyone is careful about getting Uncle Sam involved, but something needs to be done at that third level to bring those three elements together to minimize those risks.

Langstaff: Right now every state is addressing issues of security or privacy on their own. As business people trying to do business, it's going to be impossible if we're dealing with different state laws on these same issues. So there does seem to be a need to address some of the basic rules of the game at the national level. But there are those who would argue that it's got to be done at the international level because of the global nature of many companies. What's good enough when it comes to managing risk? There's a desire on the part of the insurance industry to underwrite this risk, but they're having trouble knowing where and how to draw the lines.

Hurzeler: It's very much an emerging issue and right about the time when we can get policy language grafted, we learn new things. The biggest risk in our business of innovation is to not innovate. The insurance business has not been at the leading edge of innovation over the years. We've pretty much been doing things as we've done them all along, and that's not good enough anymore because of some of the expertise at this table right now that is being brought to bear in our industry. And if we don't innovate, if we are adverse to taking risks in the area of innovation, we won't be around in the future because the expense ratios will drop so much, it will leave the laggards behind and they'll lose market share.

Rob Hale (Network Plus): From a smaller company's perspective, it's not whether we're going to take a risk--it's which risk are we going to take, because we're taking risks all day long. Whether it was 10 years ago with 10 people in a small company, or today in the telecom sector, where there is carnage all around, you have to make decisions all day and the

telecommunications business supports the broadband Internet economy. It's not a decision of yes or no, but to what degree, and from our perspective, we have to meet almost every other week just to decide today in our industry which customers we're comfortable with to take that risk. We have to take certain risks. If not, we'll eventually be crushed.

Pollard: How does a CEO who's not technically in the middle of the increasingly complex world of the Internet nevertheless say, "here are the questions I've got to make sure I have posed and that I've gotten decent, acceptable answers to in my organization?"

Langstaff: Right now we're all assuming every company represented here has a network. CEOs are assuming it's being well and properly taken care of by the information systems department--but don't take it for granted. CEOs have to recognize that this is a risk, and it's a risk that can be managed, but it won't, in all likelihood, be managed well enough unless the CEO gets involved, and even the non-technical CEO can get involved by asking questions and getting familiar with it and making sure the company's attention to the matter is heightened.

Gertler: Today, in a networked economy, the ability for consumers to talk to other consumers very quickly and in a vital fashion can either be a great help to your growing your business, or it can be devastatingly harmful. The questions I ask our technology people are: What are we doing every day to insure that we're respecting the customer's information? What are we doing about the credibility of our consumers? What are we doing to increase customer confidence?

Robert Uretta (Insignia Financial Group): Does anyone believe that the SEC is going to at some point in time come in and say there needs to be a third-party independent audit done of technology systems that could somehow affect the growing concern of a company?

Langstaff: It's happening. The financial industry's been one of the more sophisticated industries in understanding this is a risk, and when you cut through it, our whole financial system is built on confidence and trust--period. That will be brought down if we start to erode that confidence and trust, and the SEC is aware of that.

Hurzeler: There was a minor piece of that in the insurance business over Y2K where certain states came in and wanted to know about our preparedness on behalf of consumers in the state. They had a very detailed survey we had to fill out. In those areas where we were lacking, and it said we were lacking, there was quite a bit of follow-up all the way through. So that would seem like the first step -- not quite the SEC, but a step in that direction.

Bill Randle (Smart Card Alliance): I'd like to go back to a point David (Langstaff) made when he indicated we are, in fact, using the Web for something for which it was never designed. What happens when your customers connect to the Web? There is a great deal of vulnerability. Most CEOs are worried about their own companies, but they don't understand that it's like a house of cards; if one falls, even those with great network security can fall. Their reputations are at risk if the Internet is at risk. The issue for the Smart Card Alliance, and for other activities similar to this, is to create standards for security that can be adopted in an open sense by many organizations. That simply doesn't exist today.

At the Smart Card Alliance, we have encouraged the major telcos to consider a chip card as a standard for securing in-commerce. All the consultants will tell you that in-commerce is going to be bigger than the Web in three to four years, but there is great risk there for all of us, even though individually we might not be able to do much about it. There is a need for collective action on the part of CEOs to look at this global community of connectivity we've created and say, "are we doing everything we can do outside of our individual companies to ensure that this doesn't collapse?" That's really part of the mission of the Smart Card Alliance. My concern

is, I don't see a lot of action in the marketplace yet.

Jeffrey Tarrant (Arista Group): How much do you outsource m security protection and how much can you trust in the company to whom you're outsourcing the security protection for your network? And another point: If I have a risk of a thunderstorm or something destroying a piece of property and I have a risk of something destroying my network, why isn't insurance willing yet to step in and underwrite that risk for me? That way, as an executive, I can look at alternative solutions rather than just concentrating on outsourcing the risk management, and maybe outsourcing the cost of the risk by purchasing insurance.

Langstaff: It's difficult for people outside the industry to keep up with changes in the security field. By outsourcing it, you're putting it in the hands of people for whom that's their business. The thing about security is, it's never over. The minute you secure, the one thing you can count on is there will be counter-attacks established, and then you have to address the counter-attacks, and it's a never-ending process. If you're going to outsource security, it means turning the keys of your network over to someone else, and you had better be confident you trust whoever is providing that.

Pollard: Why is the trust issue any different -- other than the fact it's more complex and technological -- than which armed guard service you put your trust in?

Langstaff: If you're dealing with who drives the armored car, we have a system and we have laws that make it very clear what's right and what's wrong, and you aren't going to go to a firm that has a bad track record. So there is trust in that relationship. Here we're talking about something which is more than just transactional. The trust issue is gigantic. You want a customer to place confidence in you to do a job and you cannot violate that. That's certainly part of the brand relationship that any company with a strong brand has with its consumers.

Hurzeler: A couple of times here today the comment has been made about getting to know the customer and the like. In our company, as we go in and understand what exposures might be there because of the network or other IT type development, and as we begin to understand the risks involved with those exposures, we can craft a product that addresses the needs. However, it's an emerging issue and if you aren't talking with one another and you don't really understand your customers' needs, you're not going to get there.

Brandt: When you're working with your larger customers, CEOs and their boards, how are they thinking about risk these days? How are you encouraging them to think about risk?

Mathis Cabiallavetta (Marsh & McLennan Cos.): We look at risk from a holistic point of view, from a strategic perspective -- business models, customer behavior, all these things that happen, among other things induced by technology. We look at the strategic and management consulting part of it, then the operational, of which technology is one part and human resources is the other. We often tend to underestimate human resources issues, non-aligned performance and reward systems with respect to the comparison to strategy. We get to risk/reward profiles that are much more acceptable from an overall point of view--to the shareholder and then obviously also to management--than if we just look at a particular sector. Chris Miller (6FigureJobs.com): Technological risks really never go away from security risks. You can address them and put in procedures and practices to help in case something terrible happens, but no matter what you do they're never going to be zero.

Brandt: What's the biggest thing you worry about with your company?

Miller: Sales. If our technology isn't working, then we sell absolutely zero, and our customers start asking for their money back. It all hinges

on technology. I run my business realizing that I can put all these procedures in place to help minimize that, but it's never going to go away. Knowing that, and accepting that, you then have to diversify that risk in case of a worst-case scenario, but never being too dependent. Obviously you have to be dependent on the technology, but what are your back-up plans? How are we going to function if this part of the business doesn't work?

Gertler: The CEO must be able to manage risk on a global basis, and must be comfortable doing that, both in terms of external forces and internally.

Hurzeler: I think it was Bill Gates who said Microsoft is, at any time, 24 months away from being out of business. That's what I worry about, because our company is well-positioned to compete effectively with the top tier of competitive companies we have out there, but what about someone who comes in from a different industry with different technology and a different idea, perhaps from a different country, and has a better, more innovative way of doing business, and here we are laying the cards we've played for 50 years. One of the roles of a CEO is to have his or her antennae up, as well as the antennae of the organization, for those new and emerging killer apps.

Morley: We have a process called the CIA, or the Critical Issues Analysis system, which tries to lyze what can come from the social sphere, from the political sphere, from the competitive environment, and we try to create a kind of vulnerability index. When you do this around the world, you will find, out of this list of maybe 30 things that can come out of left field and hit you, five to eight will rise to the surface as being a No. 1 hot topic in your principal market countries. That calls for corporate resources to study it and figure out what you need to do about it. It's a very helpful kind of procedure to not only tell you what are the risks globally, but where they're happening. Then you can get down to what you can do about it.

Who's Who

* Mathis Cabiallavetta is vice chairman of New York City-based Marsh & McLennan Cos., a \$10 billion insurance brokerage company.

* Gary C. Dunton is president and COO of Armonk, NY-based MBIA, a \$1 billion financial guarantor.

* Eric Gertler is president and CEO of New York City-based **Privista**, a privacy and credit management firm.

* Robert T. Hale, Jr. is president and CEO of Quincy, MA-based Network Plus, a \$236 million telecommunications service provider.

* Donald J. Hurzeler is president and CEO of Schaumburg, IL-based Zurich North America, a commercial property-casualty, health, and accident insurance provider.

* Bill Katz is president and CEO of New York City-based BBDO New York, a \$14.9 billion international global agency network.

* David Langstaff is CEO of Arlington, VA-based Veridian, a \$500 million provider and developer of intelligent IT solutions.

* Christopher Miller is president and chief executive of Darien, CT-based 6FigureJobs.com, an executive-level career management and job-search Web site.

* Michael Morley is chairman and president of international operations at New York City-based Edelman Public Relations, a \$248 million marketing and public relations firm.

* William Randle is chairman of the Smart Card Alliance, a New York City non-profit organization representing the financial community and promoting the acceptance of smart cards.

* Zuheir Sofia is chairman of Columbus, OH-based Sofia & Co., a private investment banking firm.

* Jeffrey Tarrant is president of New York City-based Arista Group, a private investment firm managing the investment portfolios of private wealth and their foundations.

* Robert Uretta is president and COO of New York City-based Insignia Financial Group, a \$686 million property management and mortgage broker.

* Alan K. Warms is president and CEO of Chicago-based Participate.com, an outsourcing solution for online community management.

Copyright 2001 Chief Executive Publishing

CONCEPT TERMS: Chief executive officer; Risk management

GEOGRAPHIC NAMES: United States (USA)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...above the line. And many of these items turn out to be IT-related items.

Eric Gertler (**Privista**): There s an inherent risk in trying to identify every known possible risk because we'll never...MBIA, a \$1 billion financial guarantor.

* Eric Gertler is president and CEO of New York City-based **Privista** , a privacy and credit management firm.

* Robert T. Hale, Jr. is president and CEO of Quincy, MA...

1/5,K/4 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04909058 Supplier Number: 69545838 (THIS IS THE FULLTEXT)
Privista Soups Up ID Theft Monitoring Service.(Company Business and Marketing)

Dennis, Sylvia
Newsbytes, pNWSB01026011
Jan 26, 2001

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 307

TEXT:

Privista has launched a privacy protection service called ID Guard. In return for \$19.95 a year, the service allows users to be kept aware of changes to their credit profile, as well as alerts them to any changes to their personal profile.

ID theft is now a growing problem in the US credit industry, with several hundred people a month discovering that their identity has been "borrowed," usually for thieves to rack up large debts on credit cards and personal loans.

By maintaining a close watch on a users' credit profile, **Privista** says it can keep a watch on someone's identity and alert them, usually via e-mail, if something odd happens.

A spokesperson for the company told Newsbytes that the service uses credit profiles maintained by Equifax, sending a weekly update to subscribers, and monitoring up to 15 of their credit file attributes.

Originally launched in a beta test version last October, ID Guard has now been enhanced as a commercial offering, allowing users to monitor for suspicious changes in their credit file, such as changes to their address, a new account being opened, unusual credit card account changes, and a change in the subscriber's Social Security number.

The updated ID Guard now flags unusual changes to individual credit

cards, not just changes to a customer's combined credit balance.

With this enhancement, **Privista** says that online users can better manage their spending, as well as more quickly identify potential credit fraud.

Since launching the trial version of ID Guard last October, **Privista** says that around 10,000 people have registered for the service.

Privista 's Web site is at <http://www.privista.com> .

Reported by Newsbytes.com, <http://www.newsbytes.com> .

12:38 CST

(20010126/Press Contact: Suzanne Bakri, CRC 703-683-5004; Eric Gertler, **Privista** 877-926-8559/WIRES LEGAL, ONLINE, BUSINESS/)

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PUBLISHER NAME: Newsbytes News Network

COMPANY NAMES: **Privista**

EVENT NAMES: *361 (Services development)

GEOGRAPHIC NAMES: *1USA (United States)

PRODUCT NAMES: *4811529 (Online Services NEC)

INDUSTRY NAMES: BUSN (Any type of business); CMPT (Computers and Office Automation); TELC (Telecommunications)

SIC CODES: 4822 (Telegraph & other communications)

NAICS CODES: 514191 (On-Line Information Services)

(USE FORMAT 7 FOR FULLTEXT)

Privista Soups Up ID Theft Monitoring Service. (Company Business and Marketing)

TEXT:

Privista has launched a privacy protection service called ID Guard. In return for \$19.95 a year, the...

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COMPANY NAMES: **Privista**

1/5,K/5 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04814371 Supplier Number: 66309882 (THIS IS THE FULLTEXT)

Privista To Unveil "ID Guard" At Identity Theft Event.

McGuire, David

Newsbytes, pNWSB00298009

Oct 23, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 492

TEXT:

On Tuesday, at a government-sponsored workshop aimed at curbing the rising tide of identity theft, a fledgling company will unveil an online service that promises to warn consumers of potential criminal activity having to do with their credit information.

ID Guard is the most comprehensive early warning system to help consumers protect themselves against identity theft," **Privista** President Eric Gertler

told Newsbytes today.

The ID Guard service, which **Privista** is offering free of charge until Dec. 31, warns participating consumers by e-mail when any strange activity (name changes, address changes, etc.) occurs on their credit reports.

Privista was able to develop the ID Guard service in part through a relationship with credit reporting giant Equifax, Gertler said.

ID Guard is the first of several services **Privista** intends to roll out in the coming months. All of **Privista**'s products will be aimed at letting consumers manage their own data, and profit from its use if they so desire, Gertler said.

Although consumers can sign up for ID Guard now at **Privista**'s Web site (<http://www.privista.com>) the company will officially unveil the service Tuesday at a Federal Trade Commission (FTC) workshop on identity theft.

The two-day workshop, which began today, is mainly being used as a forum for the FTC to urge businesses to make it easier for consumers to report and escape ID fraud.

FTC will use the event to urge the major credit reporting companies to endorse a pair of initiatives designed to make it easier for consumers to report ID theft, event coordinator Joanna Crane told Newsbytes last week.

First, the FTC wants the major credit reporting agencies to join the federal government's efforts to create a "one-stop-shop" for fraud reporting, Crane said. Under such a proposal the major credit reporting companies would share all reports of fraud that they receive with each other as well as with FTC's bureau of consumer protection.

If the credit companies joined in such an effort, a victim of fraud would only have to file a single report in order to have their name and account information flagged throughout the nationwide system for checking and approving credit, Crane said.

Second, the FTC will urge the reporting bureaus to adopt a standardized fraud reporting form to help speed the information-sharing process, Crane said.

The idea for the workshop, and two others set to follow, was developed at an identity theft "summit" convened by the Clinton administration earlier this year to address the growing concerns surrounding the issue.

Following the FTC workshop, the Social Security Administration intends to hold a workshop on ID theft prevention and the Justice Department will host an event focusing on law enforcement and prosecution.

ID theft has become one of the more high-profile high-tech issues on Capitol Hill in recent months, as several lawmakers have introduced bills aimed at curbing the practice.

Reported by Newsbytes.com, <http://www.newsbytes.com> .

16:56 CST

(20001023/WIRES ONLINE, LEGAL, BUSINESS/WEBFRAUD/PHOTO)

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PUBLISHER NAME: Newsbytes News Network

COMPANY NAMES: **Privista**

INDUSTRY NAMES: BUSN (Any type of business); CMPT (Computers and Office Automation); TELC (Telecommunications)

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COMPANY NAMES: **Privista**

1/5,K/6 (Item 3 from file: 636)
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04797502 Supplier Number: 65731166 (THIS IS THE FULLTEXT)

Strong New Entrants Crowd Field For Consumer Privacy.
Electronic Advertising & Marketplace Report, v14, n19, pNA
Oct 3, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 698

TEXT:

The newly revised Amazon.com policy for handling customer data has added fuel to the burning question of how much privacy consumers can expect from online commerce and marketing concerns. And it's jumpstarted the market for tech companies offering to help consumers protect their own privacy.

Raising as many concerns as it relieved, Amazon.com Inc. (Seattle) on Aug. 31 specified what individual customer information the giant bookseller could and would shield from the eyes of third parties. At the same time, customers learned how much Amazon.com could not promise to shield from third parties. This disclosure only highlighted privacy problems confronting online merchants nationwide. In July, the Federal Trade Commission even sued one online retailer for breaking its own privacy policies during bankruptcy. Meanwhile, the FTC and Congress are primed to prescribe baseline privacy guidelines for consumers.

In this highly charged atmosphere, technical solutions for individual consumers are the latest and perhaps even the most important angle of attack, according to Eric Gertler, CEO of **Privista**, one of the first Internet companies dedicated to providing comprehensive privacy solutions.

"The best way to solve these growing problems over personal privacy and identity theft is to level the playing field currently dominated by merchants and the government," Gertler said at last month's Global Privacy Summit, held in Washington, DC, and sponsored by the online business community's Privacy Council.

Odyssey research firm (San Francisco) earlier this year produced a widely discussed survey showing that 92% of online households feel they cannot rely on the privacy guarantees of online companies. As customer trust sags, Gertler told the Global Privacy Summit, technical solutions are needed for "directly empowering consumers and giving them an equal voice in the struggle over the personal data."

Technical solutions are coming, and fast. The advisory committee to the Congressional Internet Caucus last month sponsored a Privacy Technology Fair, also held in Washington, DC. Some 19 exhibitors offered tools for managing cookies, masking identities, encrypting e-mail, implementing P3P policies, and fighting spam.

However, government regulation also is on the fast track. Rep. Rick Boucher (D-VA) says that Congress this term is likely to consider empowering the FTC to enforce baseline privacy requirements for online commerce. At the privacy summit, Rep. Boucher, co-chair of the Congressional Internet Caucus, told an interviewer, "The time has come for the U.S. Congress to protect personally identifiable information, to put the user in control."

Gertler said that **Privista** (www.privista.com) "was an outgrowth of the sensitivity of financial institutions and merchants" to privacy. **Privista** recently entered into an alliance with credit information leader Equifax to develop its suite of privacy and credit control services.

Gertler believes that **Privista** products illustrate a new C-to-B (consumer-to-business) model that will complement the Internet's typical B-to-C (business-to-consumer) model. The first **Privista** products,

tentatively called My Identity Guard and Opt-Out Manager, are due out in late October, as subscription services with fees not yet determined, Gertler said. Eventually, the **Privista** -Equifax alliance plans a suite of services where consumers can monitor their own credit online and then, if they wish, receive targeted offers for lines of credit, auto loans and mortgages.

"The wonderful thing about being a start-up is you can focus on current directions in business and yet be opportunistic," Gertler said. "We can bring interested and prequalified customers to merchants. We can become a customer acquisition vehicle."

The consumer-side privacy race is likely soon to become more crowded. Online shoppers are becoming increasingly aware, for example, that advertising networks are silently profiling their online interests and selling the individual data to merchants who then can solicit the consumers by e-mail.

Invisime.com, a company offering technical solutions for consumers to control their personal identities online, also was introduced at the Privacy Council's summit. InvisIME's CEO, Guy Wolcott, spoke of empowering consumers in the new "privacy economy." Although allowing the value of contractual and governmental solutions, Wolcott told a panel at the privacy summit that sometimes "the only way to stop a technical problem is with a technical solution."

Amazon.com: 206-266-4064 or www.amazon.com InvisIME: 301-926-8455 or www.invisime.com Privacy Council: 214-365-1977 or www.privacycouncil.com **Privista** : 404-881-0810 or www.**privista** .com

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PUBLISHER NAME: Simba Information, Inc.

COMPANY NAMES: *Amazon.com Inc.; Privacy Council

INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN (Any type of business); CMPT (Computers and Office Automation)

TICKER SYMBOLS: AMZN

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1/5,K/7 (Item 4 from file: 636)
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04779308 Supplier Number: 65231995 (THIS IS THE FULLTEXT)

Your Washtech.com Wrap-Up for Thursday, September 14, 2000.

Newsbytes, pNWSB0025901C

Sept 14, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1719

TEXT:

Here's the latest news from the greater Washington/Baltimore Region as of 3:45 PM:

o Tech Thursday

If you've always wanted to start a company, but didn't think you had the experience or maturity, just check out this teenager's--yes, teenager--efforts on the Web. That and more in this week's Tech Thursday feature from The Washington Post. We also look back at a frantic week in VC dealflow.

<http://www.washtech.com/news/extra/3628-1.html>

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o CEO Dot Cam

The head of Roku Technologies and Reliacast chat over lunch with MarkBisnow, the man behind "Bisnow on Business," in our weekly CEO Dot Cam video feature.

<http://www.washtech.com/news/extra/3606-1.html>

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o New MS "Windows Me" May Be Buggy

Microsoft launches Windows Me, the latest update to its home user operating system, and already the company's security response squad is checking out reports of a bugaboo that may have lurked in the Windows 98 OS.

<http://www.washtech.com/news/itproducts/3638-1.html>

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o Network Access Solutions Scales Back Expansion Plans

Herndon, Va., broadband company Network Access Solutions reduces capital requirements by 75 percent, implements a "smart build" approach for geographic expansion, and pursues a larger share of high-margin retail business to generate a sustainable path to profitability.

<http://www.washtech.com/news/itproducts/3635-1.html>

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o Va., Md. in Top 10 of Best Job Opportunity Climates -Survey

Virginia has the sixth best job opportunity climate of the 50 states and Maryland has the ninth best, according to the September breakout of FlipDog.com's Job Opportunity Index. But the Old Line state also made the list of top-10 states with the largest opportunity climate decrease over the summer, the Web surveying company said.

<http://www.washtech.com/news/itproducts/3639-1.html>

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o New Iridium Suitor Ups Asset Ante

The latest firm interested in buying the assets of failed satellite communications company Iridium LLC and its affiliates is stepping forward with an offer more than three times higher than the previous bid.

<http://www.washtech.com/news/vcfinance/3640-1.html>

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o WebMethods Sets Marketing Partnership With EDS

A leading systems integrator has agreed to partner with Fairfax-based WebMethods Inc. in marketing software services to suppliers who wish to sell their products to customers over the Internet.

<http://www.washtech.com/news/itproducts/3625-1.html>

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o OneMain.com Purchase Costlier Than Anticipated

OneMain.com, the Reston Internet company that came into the world in an initial public offering just 18 months ago, went out in a pool of red ink this week after burning through almost \$200 million in its short, unsuccessful life. OneMain.com's 800,000 customers were taken over by EarthLink Inc., the nation's second-largest Internet service, in a buyout that turned out to be even more costly to investors than they had expected.

<http://www.washtech.com/news/vcfinance/3636-1.html>

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o Former Chief of Everything Now Completely Out of SyCoNet.com

SyCoNet.com Inc. this morning said that Sy Picon, "citing deteriorating and continuing health problems, has resigned as director and chairman of the board, thereby ending any further involvement in the company that he co-founded in 1997." The move is the latest for the company, which has seen another top exec leave and a change in focus for the e-tailer.

<http://www.washtech.com/news/internet/3634-1.html>

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o Musicmaker.com Declares 10-1 Reverse Stock Split

With the company's stock price stuck on a down escalator for the past year, musicmaker.com Inc. today said it will seek a one-for-10 reverse split of the company's common stock. The action comes after Robert Bernardi resigned last weekend as chairman of the firm.

<http://www.washtech.com/news/vcfinance/3637-1.html>

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o New TVWorldwide.com Advisors Carry a Tune; Have the Right Stuff

A legendary rock-and-roll star and a man who has flown to the stars both become part of a body that advises a Chantilly company blazing its own trail in the streaming-media sector.

<http://www.washtech.com/news/internet/3631-1.html>

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o FCC to Study Internet Access

For two years, the Federal Communications Commission has declined to impose rules to resolve an intense national battle over who controls the high-speed on-ramps to the Internet, citing fears that regulations could stifle access to the global computer network.

<http://www.washtech.com/news/regulation/3624-1.html>

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o SIIA Heralds Sentencing in Va. Net Software Piracy Case

Software & Information Industry Association officials say the sentencing of a Woodbridge, Va., man for the sale of illegal software should serve notice that the anonymity provided by the Internet does not provide a safe harbor for pirates.

<http://www.washtech.com/news/regulation/3632-1.html>

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o Lawmakers Quiz Trade Rep On Foreign Telco Pacts

House Republican leaders urged US Trade Representative Charlene Barshefsky to explain why foreign telecom companies that have failed to fully privatize should be permitted to purchase US-based communications companies.

<http://www.washtech.com/news/regulation/3627-1.html>

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o Navy Chooses Manugistics to Keep Supply Chain Moving

The Navy picks Manugistics Group Inc. of Rockville, Md., to provide supply chain management solutions to the Naval Transportation Support Center.

<http://www.washtech.com/news/govtit/3630-1.html>

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o Intelligence Priorities Set For Modern Battlefield

Two and a half months after U.S. B-2 bombers mistakenly destroyed the Chinese Embassy in Belgrade because Pentagon databases had not been adequately maintained, Vice Adm. Thomas R. Wilson took over the Defense Intelligence Agency with a tailor-made priority: fixing databases.

<http://www.washtech.com/news/govtit/3626-1.html>

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o Iris Authentication is Next Wave for Biometrics

Fingerprint recognition technology now underlies most biometric authentication devices, but ocular--not necessarily retinal--recognition is on the rise.

<http://www.washtech.com/news/biotech/3629-1.html>

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FROM LATE WEDNESDAY

o 2nd Century Communications Closes Offices; Cuts Staff

Arlington, Va.-based application service provider 2nd Century Communications says a corporate reorganization has resulted in five office closures and an overall reduction of 125 employees.

<http://www.washtech.com/news/itproducts/3623-1.html>

o Vector Development Steers Financing to **Privista**

Former Dulles, Va.-based America Online executives at Vector Development LLC, along with Warburg Pincus Equity Partners and 2M Technology Ventures, are primary investors in a \$17 million round in **Privista**, a privacy-based Web site "designed to boost consumer empowerment," a **Privista** statement said.

<http://www.washtech.com/news/vcfinance/3622-1.html>

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NEWS BRIEFS

o AOL Announces "Bargain Basement" Partnership

America Online Inc. (AOL) says a partnership with SmartBargains will give its members exclusive access to select SmartBargains' brand-name merchandise at discount prices in Shop@AOL's new "Bargain Basement." Under the terms of the deal, SmartBargains will be a premier merchant partner in the new Shop@AOL Bargain Basement. In addition, America Online has made an equity investment in SmartBargains.

o i411.com Directs Directory Offering

Chantilly Internet and wireless information infrastructure company i411.com says it has been contracted by Carroll Publishing Co. to build and power an interface delivering government directories online. i411 officials say coupling its technology with Carroll's data is a perfect blend of new economy with old. i411 expects to launch the product in early October.

o HNS Invests in Broadband Internet Infrastructure Provider

Germantown-based Hughes Network Systems (HNS) says it has made what it called a significant investment in ChinaCast Technology Ltd. of Hong Kong, a provider of broadband Internet infrastructure in China. HNS says the company is working to offer China's first nationwide, satellite-based broadband Internet service. That service is based on HNS technology enabling users to access the Internet at a high-speed downstream data rate of 400 Kbps and to receive broadcast data at a rate of 3 Mbps.

o VeriSign Signs off on new Network Solutions Registry Name

Mountain View, Ca.-based VeriSign Inc. says its Network Solutions Registry division has changed its name to VeriSign Global Registry Services. VeriSign officials say the name change highlights internal moves to capitalize on the synergies between the unit and its parent. The VeriSign Global Registry Services division is responsible for maintaining the Internet Domain Name System that resolves domain name look ups for the .com, .net, and .org top-level domains. VeriSign acquired Herndon-based Network Solutions Inc. in June.

o OneSoft Partnership Prescription for Healthcare Entry

Concord, Ca.-based medical and surgical device manufacturer Sparta Surgical Corp. says it has signed a letter of intent to partner with McLean e-commerce software firm OneSoft Corp. to build, operate and promote an e-commerce platform for high-end surgical devices. Sparta says its Sparta E*Med.com subsidiary, in which OneSoft has been offered an equity interest, will specialize in electrosurgical and microsurgical instruments and accessories, electromedical rehabilitation equipment and supplies with a target market estimated at \$4 billion.

o Novavax Co-Invented Hepatitis E Vaccine Technology Licensed

Columbia's Novavax Inc. says the National Institutes of Health (NIH) recently licensed the rights to recombinant Hepatitis E virus (HEV) clones and antigen production technology to SmithKline Beecham plc for the development of a human vaccine. Novavax says it developed the recombinant HEV DNA clones with NIH, while the HEV capsid protein purification process was developed by Novavax. The company says there is no vaccine or antiviral therapy available for HEV, an acute form of viral hepatitis.

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Please keep in mind that our news coverage doesn't stop when we hit "send" on this e-mail newsletter. News is updated throughout the business day on Washtech.com. We'll see you on Friday.

Content from our print edition, Washington Techway, is now online:
<http://www.washtech.com/washtechway>

When it comes to researching companies doing business in the Washington IT market, we now have 2 sources for you to choose from:
Washtech Research: <http://research.washtech.com> IT Almanac:
<http://www.italmanac.com>

Check out our TECH Calendar of events throughout the area. You can even add your own event: <http://www.washtech.com/calendar>

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S4	17700174	PREFERENCE? OR ATTRIBUTE? OR FIELD OR FIELDS OR INFORMATION OR FACT? OR DATA OR KNOWLEDGE OR CONTENT?
S5	12285704	NOTIF? OR ALERT? OR INFORM? OR ADVISE?
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S7	91	S1 (S) S2 (S) S3 (S) S4 (S) S5 (S) S6
S8	66	S7 NOT PY>2001
S9	60	S8 NOT PD>20010510
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File	15:ABI/Inform(R)	1971-2003/Oct 08 (c) 2003 ProQuest Info&Learning
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File	696:DIALOG Telecom. Newsletters	1995-2003/Oct 08 (c) 2003 The Dialog Corp.
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
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File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	141:Readers Guide	1983-2003/Aug (c) 2003 The HW Wilson Co
File	634:San Jose Mercury	Jun 1985-2003/Oct 08 (c) 2003 San Jose Mercury News
File	553:Wilson Bus. Abs. FullText	1982-2003/Aug (c) 2003 The HW Wilson Co

10/3,K/1 (Item 1 from file: 15)
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01534322 01-85310

What the new FCRA means for issuers

Boomstein, Anita

Credit Card Management v10n8 PP: 111-114 Nov 1997

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 1935

...TEXT: issuers to recognize when information in their files is incorrect and cease reporting it.

However, under an **alternative** procedure, an issuer can limit its responsibilities under this section to circumstances in which it has actual **knowledge** of an error. To limit its liability, the creditor must clearly and conspicuously supply its **customers** with an address to **notify** the creditor of disputed **information**. Once the creditor has been **notified** by the consumer, at the address supplied, that any specific **information** furnished to a creditreporting agency is incorrect, and the issuer determines that the **data**, in **fact**, is incorrect, the creditor is prohibited from continuing to furnish the inaccurate **information** to any **credit - reporting** agencies. Supplying this address to receive dispute notices is not mandatory, although it protects the issuer from liability for reporting inaccurate **information** if the issuer knew or reasonably should have known but did not that the **information** was inaccurate.

The amended FCRA also places new compliance burdens on card issuers with regard to investigating...

10/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01437580 00-88567

Database marketing practice: Protecting consumer privacy

Thomas, Robert E; Maurer, Virginia G

Journal of Public Policy & Marketing v16n1 PP: 147-155 Spring 1997

ISSN: 0743-9156 JRNL CODE: JMP

WORD COUNT: 8307

...TEXT: a disputed matter, report the findings within the required period, and correct and update inaccurate and incomplete **information**. The proposed civil remedy for negligent noncompliance would be actual damages, costs of suit, and attorney's...

... new balance between holding suppliers accountable for injury from false negatives and encouraging the free flow of **information**. Congress has been reluctant to subject suppliers to the negligence standards and civil liability sections of the...

... users are subject. Proposed legislation subjects suppliers to administrative oversight and a negligence standard with respect to **information** going into the database, and then it subjects them to specific behavioral standards and, effectively, a negligence...

... consumer complainant would have to prove that, in the context of reinvestigation, the supplier refused to correct **information** that it knew or should have known to be false or incomplete, or that the supplier refused to correct **information** that a non-negligent reinvestigation would have revealed to be false or incomplete. This approach resolves an old problem: What kind of responsibility does a merchant have to a consumer in reporting **information** about him or her to a **credit - reporting** agency? The common law standard provided no cause of action in negligence but conceptualized and adjudicated these...

... the merchant generally was entitled to the qualified privilege. Unless he or she acted with malice or **knowledge** of the falsity, the merchant was provided latitude for error to encourage the transfer of valuable **information** that served the public interest. The FCRA replaced the state common law action with a federal statutory framework that provided immunity from defamation suits but substituted no effective remedy against the supplier of **information**.

Table 2 summarizes FCRA, proposed, and optimal treatment of important database marketing practices and actions. The proposed...

10/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01365449 00-16436

Windows-based on-line interchange: The future is now
Finnessy, John C
Business Credit v99n1 PP: 24-28 Jan 1997
ISSN: 0897-0181 JRNL CODE: CFM
WORD COUNT: 2684

...TEXT: inquiry lists, group reports, flash inputs, flash reports and single credit reports all through the bulletin board.

Users are able to sign on, download all available reports to their local drive, sign off the bulletin board, add **information**, sign back on to the bulletin board system, send **information** and sign off. Therefore, connection time is minimal. Additionally, members can access the sign-in screen from any remote application screen. A **user** does not have to back out of any function prior to signing in. The **user** is able to print out different reports (group, flash, single **credit reports**, for example) to a local printer. The print function utilizes the local PC or network Windows print drivers, so no **changes** need to be made to the local printer. Members are able to print out the entire report...

... can often be several hundred pages long, we are working on an option that will enable the **user** to only download those accounts in a group report that were **specifically** requested. Instead of downloading an entire packet of 400 accounts, the **user** may only have to download 100 of those accounts.

The bulletin board host can send a message...

10/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00781480 94-30872

CompuServe offers information tools to corporate users
Washburn, Brian
Telecommunications (Americas Edition) v27n10 PP: 59 Oct 1993
ISSN: 0278-4831 JRNL CODE: TEC
WORD COUNT: 712

...TEXT: interactive communication is necessary, users can meet on an electronic conference line and discuss the matter.

For **users** interested in using CompuServe as a corporate **information** tool the service offers an executive service option package, which brings together the financial, demographic, and **editor information** for the business **user**, allowing exclusive financial **data** base and **customizable** news clipping service access. News clippings are **updated** continually from the executive news service, which draws its **information** from Associated Press, United Press International, the Washington Post, Reuters Financial, and OTC NewsAlert. The executive package can also access

Standard & Poor's and IRW Credit Reports (R) for up-to-date financial information .

CompuServe is priced down to \$8.95 per month for access of basic services. The executive option...

10/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00699395 93-48616

How proposed loan impairment rules could affect your bank
Lierley, Dayton G; Brezovec, Richard L
Commercial Lending Review v8n2 PP: 55-58 Spring 1993
ISSN: 0886-8204 JRNL CODE: CLV
WORD COUNT: 1739

...TEXT: modifying existing ones in order to perform the necessary calculations and report the required present-value information.

Specifically , in many cases, banks would need to develop or **modify credit reporting** and monitoring systems to collect projected cash flow information . In addition, loan accounting systems would need to be developed or **modified** to track the portion of the allowance allocated to an individual loan, aggregate projected cash flow information , calculate the present value of expected future cash flows and the **change** in the present value of those cash flows from period to period, and separate the **change** in present value due to the passage of time from that due to **changes** in the amount or timing of expected future cash flows (as required by the exposure draft). Procedures...

...these systems to the existing loan systems that must continue to be used to maintain all contractual **customer balance information** as well as **information** for tax and regulatory reporting requirements.

In assessing the financial statement impact of adopting the new accounting ...

10/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00597563 92-12736

Problems and Paradoxes in the Financial Reporting of Future Events
Beaver, William H.
Accounting Horizons v5n4 PP: 122-134 Dec 1991
ISSN: 0888-7993 JRNL CODE: ACH
WORD COUNT: 7940

...TEXT: advantage has implications for the perspective adopted with respect to financial statements. The Concepts Statements uses terms, **information** and income measurement, to describe financial statements. Conceptually, they can represent different approaches (see Beaver (1989)). For...

... depreciation is required even if it represents the mechanical calculation of a number that provides no additional **information** to **users** . From an **informational** perspective, such a number would be incrementally valueless (or of equal value to a pre-depreciation number), if it does not tell the **user** anything not already known. From an **informational** perspective, the comparative advantage of financial statement arises in providing **information** that is not otherwise publicly available to **users** . The financial statements, together with the footnotes and other supplemental **information** , can be viewed as a way of providing **information** (albeit condensed and summarized) to **users** that is not available elsewhere. Depreciation can be viewed as a means of indirectly providing **information** regarding estimates of useful lives or salvage

values (both of which are future events), as well as acquisition costs. Depreciation patterns selected on the basis of the pattern of the net cash flows (and changes in the present values of such net cash flows) could also potentially provide additional information. In the context of estimated uncollectible receivables, the purpose of the account can be viewed as providing information regarding default risk that is not publicly known from other sources. The allowance account summarizes in a cost-effective manner more detailed information, such as aging schedules, credit files, and knowledge of the credit manager.

Much of the accounting research in the past twenty years has adopted an...

10/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00530418 91-04762
New(sNet) Channel to D&B Company Data
O'Leary, Mick
Information Today v7n11 PP: 11-12 Dec 1990
ISSN: 8755-6286 JRNL CODE: IFT

ABSTRACT: Private company research is the area of information searching where there is never enough data available. Planners, marketers, analysts, credit managers, reporters, job hunters, and competitors all covet this information. NewsNet is a gateway to Dun & Bradstreet (D&B). The NewsNet breakthrough comes in the form of a pricing option that will open D&B data to many potential users for whom a direct subscription to D&B services has not been a practical alternative. Through its credit reporting activities, D&B has created an enormous database on the operations, sales, and credit histories of nearly 10 million US businesses, from the large corporations to small family-owned operations. Through the NewsNet, company information is provided by 3 separate D&B reports: 1. Business Information Report (BIR), 2. Payment Analysis Report (PAR), and 3. Family Tree. The BIR is a brief but...

... sales, net worth, ownership, locations, background of principal officers, and basic credit status. The PAR concentrates more specifically on a company's credit history and worthiness. The Family Tree describes corporate relationships.

10/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00468198 89-39985
Credit Bureaus - An Oligopoly Raking in the Dollars
Maloney, Peter
United States Banker v98n10 PP: 19-28 Oct 1989
ISSN: 0148-8848 JRNL CODE: USI

ABSTRACT: The credit - reporting business has changed from an industry made up of thousands of independent operators into an oligopoly controlled by 3 profit-seeking firms operating on a national scale. This change is stirring resentment among some big banks and other large lenders because the credit - reporting agencies are making large profits by selling information supplied to them free by the lenders. The 3 major firms are CBI/Equifax, TRW Inc., and Trans Union Credit Information Co. Credit - reporting agencies are no longer the nonprofit utilities of yesterday. Instead, they have become highly sophisticated and profitable merchants of marketing intelligence and credit information. The newest and best-selling products to come out of the agencies' databases are the quickly proliferating...

... statistical models, such as bankruptcy and delinquency predictors. Some

bankers believe that a lender can use a **credit - reporting** agency to target the **customers** of a **specific** competitor. ...

10/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00449454 89-21241

NCIN: Online Credit Reports

Mallory, Jim

Link-Up v6n3 PP: 19, 22 May/Jun 1989

ISSN: 0739-988X JRNL CODE: LUP

ABSTRACT: By subscribing to the National Credit Information Network (NCIN), **users** can have printed **credit reports** on **customers** within 5 minutes. The network claims it can provide **credit reports** on up to 85% of inquiries. The per-query charge ranges from \$5 to \$15, depending on the long-distance telephone charges and the distance to the credit bureau that has the **information**. NCIN makes available commercial **credit reporting** for businesses desiring to establish open accounts. In addition, the network provides access to driving records of...

...if a telephone number is provided or a telephone number if an address is provided. NCIN provides **information** that is regulated by federal law. All **credit reports** furnished are for the exclusive use of the **specific** NCIN client, and consumer credit **information** may not be reproduced, **altered**, or transferred. ...

10/3,K/10 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2483729 Supplier Number: 02483729 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Call It 'Data Mine-Ing' - What's yours and mine may no longer be ours as a select group of credit card issuers stop reporting credit-limit information to the credit bureaus. What will be the impact on card issuers, credit bureaus, and consumers?

(Credit card issuers who stop providing information to credit reporting agencies could be increasing the level of risk for all lenders)

Credit Card Management, p N/A

June 1999

DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1836

ABSTRACT:

Some credit card issuers have stopped providing credit **information** to credit reporting agencies because they are afraid competitors will use such **data** to steal their cardholders. The existing reporting system has been used by credit card issuers for many years to evaluate a possible **customer**'s level of creditworthiness. Most issuers have voluntarily participated in the system. Shutting off the flow of credit **data** could mean a higher level of risk for all lenders. According to industry sources, major companies that...

...MBNA Corp senior executive vice president Brian D Dalphon says his company does not support issuers who **choose** to report less **information** and does not plan to **change** what it reports to the bureaus. The full text discusses the issue in detail. ...

10/3,K/11 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2210793 Supplier Number: 02210793 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fair Credit Law Limits Agency Examinations

(Revisions in the Fair Credit Reporting Act will present new chances for using and sharing customer information with affiliated companies)

Regulatory Compliance Watch, v 9, n 32, p 3

August 10, 1998

DOCUMENT TYPE: Newsletter ISSN: 1086-0789 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 504

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...of credit and insurance based on their credit reports. New obligations include responsibility for the accuracy of **customer data** provided to credit bureaus and the requirement to provide an explanation to a **customer** as to why the **customer** was denied credit if the denial was based on **information** contained in a **credit report**.

On the other hand, the new provisions of the FCRA also enhance the customer information that banks...

10/3,K/12 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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2083928 Supplier Number: 02083928 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Wayfarer Hopes It Has Hot Button To Push

(Wayfarer Communications Inc introduces Wayfarer 4.0, which boasts integration with corporate data-specifically enterprise resource planning systems and mission-critical business systems)

InternetWeek, p 32

March 09, 1998

DOCUMENT TYPE: Journal ISSN: 0746-8121 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 579

ABSTRACT:

...right hot button for push technology with its latest release. Wayfarer 4.0 boasts integration with corporate **data** -specifically enterprise resource planning (ERP) systems and mission-critical business systems. The latest version of Wayfarer still...

...including applications from Oracle, PeopleSoft Inc., SAP AG and The Baan Co. The newest twist is that **users** can set their own triggers based on **changes** in a database, such as an inventory system reaching a certain threshold, instead of just receiving hard **data** at requested intervals. Wayfarer does require coding by administrators. Its DataBridge is a tool kit for creating custom links to relational databases through ODBC or to other **data** repositories through native APIs. Administrators can create custom Web forms from which **users** build triggers for such things as inventory levels, **credit reports** and human resources **information**. Wayfarer is using the DataBridge technology to create a half-dozen ApplicationBridges, including one for Oracle applications...

...the box. Wayfarer 4.0 also includes WebBridge, a technology acquired last year from Torso, for tracking **updates** to corporate intranet or Internet sites. The client component of Wayfarer 4.0 is a Java application that sits on a **user**'s desktop and maintains a connection to the server. It allows **users** to **select** one of five **customized** browser-based views, including a low-impact ticker. Wayfarer 4.0 also has full RSA encryption through...

...and directory integration with Windows NT registry. The full-text article does not contain any further significant **information**.

10/3,K/13 (Item 4 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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2014123 Supplier Number: 02014123 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CompuServe Offers UK Company Info Service
(CompuServe has announced it is making available UK company information and credit reports on its online service)
Newsbytes News Network, p N/A
December 08, 1997
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 472

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...1997 DEC 8 (NB) -- By Steve Gold, Newsbytes. CompuServe has announced it is making available UK company **information** and **credit reports** on its online service. The service is accessible to all CompuServe subscribers by typing GO UKICHECK at...

...prompt when online, and is provided by Infocheck Equifax, a major supplier of company accounts and financial **data** in the UK. According to officials with CompuServe UK, the service provides a low cost, multi level ...

...to fast growing entrepreneurs, all of whom will have instant and affordable access to contact details, credit **information**, and financial analysis of their key competitors, **customers**, and partners. Newsbytes notes that the service forms part of CompuServe's UK Business & Professional Community, which...

...providing CompuServe's 150,000 business subscribers in the UK with access to a range of business **information**, news, travel, and interactive business forums. Pricing on the service varies, depending on what level of **information** is required by the subscriber. The online giant claims that, by setting the reports at various price points, it allows its members to **choose** the depth of **information** they require, and pay only for that level of detail. Bill Goodland, CompuServe UK's manager of business and professional **content**, said that the new service is a particularly important one for the SME (small- to medium-sized enterprise) market. "Fast, affordable company **information** and **credit reports** haven't always been the province of small- to medium-sized businesses -- usually because of cost. Now this sort of **information** is within reach of anyone, even the job seeker researching a prospective employer or the sales person ...

...offers a basic report free of charge to CompuServe members which contains a substantial amount of background **information**, including contact details, date of incorporation, date of latest accounts, and previous trading names. Credit and full...

...US\$8.50), UKP12 (US\$20), and UKP20 (US\$34). Each is claimed to contain the basic **information**, together with incrementally more in-depth financial and credit **information**. According to CompuServe, particular consideration has been given to the clarity of the reports, which are just ...

...recommendations which, where stated, are given in straight monetary terms. The result, the online giant claims, is **information** which is as easy to understand as it is to access. Director reports will also be available for UKP5, detailing the companies for which an individual holds directorships, or **alternatively**, listing directors of a particular company. Reported by Newsbytes News Network, <http://www.newsbytes.com>. (19971208/Press...

10/3,K/14 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1949884 Supplier Number: 01949884

Fair-Credit Changes Effective Today Let Affiliates Share Data
(Changes in the Fair Credit Reporting Act allow bank holding company affiliates to pool credit information into a central database; more safeguards for consumers added)

American Banker, v CLXII, n 188, p 2

September 30, 1997

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Changes in the Fair Credit Reporting Act, enacted last year but effective 9/30/97, give banks more freedom and add more safeguards for consumers. The new rules allow bank holding company affiliates to pool credit information into a central database. Affiliates had been required to maintain separate customer information files. Banks and businesses that provide information to credit bureaus must investigate and correct any errors within 30 days of a customer's complaint. Previously, customers might have waited months for a response. Companies must now specify which information caused a credit application to be rejected if a customer asks. Other changes include the requirement for institutions to supply individuals with free copies of their credit reports if they request the data within 60 days of being denied credit.
...

10/3,K/15 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01305543 SUPPLIER NUMBER: 07743023 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Vertical market applications software. (listing of software packages)
(directory)

DG Review, v7, n1, p21(6)

Summer, 1989

DOCUMENT TYPE: directory ISSN: 1050-9127 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 7679 LINE COUNT: 00725

... Telephone: (800) 242-7583, (201) 884-9150

DISTRIBUTION ACCU-TECH COMPUTER SERVICES Application: Distribution
Product Name: Management Information System (MIS) Description: MIS is a sophisticated software package that includes accounts receivable, accounts payable, payroll, inventory...

...COBOL Reference Number: 578 Contact: Bob Lyles Telephone: (800) 334-1987; in Louisiana, (800) 624-6827 COMMERCIAL DATA SYSTEMS CORP.
Application: Order processing/accounting Product Name: CDS Retail Office
Supply System Description: This system provides the following functions for small to large office supply companies: order entry, picking ticket printing, invoicing, point-of-sale invoicing, credit control, backorder control, substitute items, contract and flexible pricing, price updates via tape, generic product lookup, alpha customer lookup, inventory management, sales analysis, purchasing, accounts receivable, accounts payable, general ledger and payroll. The Office Supply...

...VS, SuperDOS Languages: Business BASIC, B32 Reference Number: 409
Contact: Sales Department Telephone: (404) 799-1000 COMMERCIAL DATA SYSTEMS CORP. Application: Distribution Product Name: CDS Wholesale/Retail
Distribution System Description: This system provides the following functions for small to large wholesale distributors: order entry, picking ticket/work order printing, invoicing, point-of-sale invoicing, credit

control, backorder control, generic product lookup, alpha **customer** lookup, contract pricing, quantity pricing, **customer** /product class pricing, serial number tracking, commission accounting, inventory control, sales analysis purchasing, accounts receivable, accounts payable...VS, SuperDOS Languages: Business BASIC, B32 Reference Number: 406 Contact: Sales Department Telephone: (404) 799-1000 COMMERCIAL **DATA** SYSTEMS CORP. Application: Wallcovering Product Name: CDS Wholesale/Retail Wallcovering System (Wallpaper) Description: This system provides the following functions for small to large wallcovering distributors: order entry, **picking** ticket printing, invoicing, point-of-sale invoicing, credit control, backorder control, automatic price **change** by book/pattern, special orders, automatic run number **selection** at order entry time, automatic calculation of cutting and restocking charges when applicable, dropship processing, alpha **customer** lookup, inventory control by run number, sales analysis, purchasing by book/pattern, accounts receivable, accounts payable, general...

...VS, SuperDOS Language: Business BASIC, B32 Reference Number: 410 Contact: Sales Department Telephone: (404) 799-1000 COMMERCIAL **DATA** SYSTEMS CORP. Application: Footwear distribution Product Name: CDS Footwear Distributing System Description: CDS Footwear Distributing System was...

...system is an order processing system, which handles regular orders, future orders, direct bills and credit returns. **Customer** credit and product availability checking occur automatically, based on up-to-the-minute **information**. Automatic pricing/discounting for style numbers may be established by **customer** /product class, **customer** contract and other methods. The system can handle split commissions, cancellation dates, delayed shipments and **user** -defined allocation parameters. Order Processing is completely integrated with Inventory Control, Accounts Receivable and General Ledger. Accounts...

...German Telephone: (402) 330-6620 INTEGRATED COMPUTER SYSTEMS, INC. Application: Resource management Product Name: TRIM (Total Resource **Information** Management) Description: TRIM provides distributors with a comprehensive and tightly integrated group of software modules for inventory...

...financial software includes general ledger/financial planning and analysis, accounts payable, cash requirements forecasting, accounts receivable and **credit reporting**, fixed assets, payroll, personnel and project management. Features include realtime **updating**, eight-level security system, online help and search, **user** -defined menus, portable terminal, bar code and POS support, BOM and kit files, catalog price page **updates** and optimized performance from a virtual architecture. Price: \$5,000-\$15,500 per module CPU: MV/Family...

...Systems: AOS/VS Language: COBOL Reference Number: 823 Contact: Software Sales Department Telephone: (800) 445-2407 SARTOX **DATA** SYSTEMS Application: Distribution Product Name: ALCOR/dis Description: The ALCOR Distribution System is an online, interactive, fully Integrated accounting and **information** control system. The system features an Inventory Management module with multiwarehouse and multidivision capabilities and an Order Processing module with a flexible discount structure that can be tailored to individual **customers** and products. A fourth-generation language is optionally available to provide ad hoc or special design reporting...

...include General Ledger, Purchasing, Payroll/Personnel, Accounts Payable, Accounts Receivable and Fixed Assets. Sales Analysis captures sales **data** from other subsystems and provides extensive sales/order **information**. Modules may be purchased separately or as a package. Price: Contact vendor CPU: MV/Family Operating Systems...multiple entities, includes general ledger/financial planning and analysis, accounts payable, cash requirements forecasting, accounts receivable and **credit reporting**, fixed assets, payroll, personnel and project management. Features include realtime **updating**, eight-level security system, online help and search, **user**

-defined menus, portable terminal, bar code and POS support, BOM and kit files, catalog price page **updates** and optimized performance from a virtual architecture. Price: \$5,000-\$15,500 per module CPU: MV/Family...

...INC. Application: Wholesalers Product Name: AWARD (Automated Wholesale And Retail Distribution) Description: The system is a complete, **user**-friendly vertical market package. File structures enable custom tailoring to suit a variety of wholesale distribution businesses...

...analysis. Integrated payroll and accounting software are options. Menu-driven software guides the operator step-by-step. **Customers**, products, etc. may be referred to by name or by code. Historical sales by **customer** and product, **customer** ranking and distribution are just a few of the management reports available. Sales forecasting, plus inventory current...

10/3,K/16 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01246003 SUPPLIER NUMBER: 06829743 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Vertical market applications software. (supplement to DG Review)
(directory)

DG Review, v8, n10, pS25(11)
June, 1988

DOCUMENT TYPE: directory ISSN: 1050-9127 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10696 LINE COUNT: 01010

... Contact: Abra Peterson Telephone: (213) 597-7513
WHOLESALE Accu-Tech Computer Services Application: Wholesalers
Product Name: Management **Information** System (MIS) Description: MIS is a sophisticated software package that includes accounts receivable, accounts payable, payroll, inventory...

...COBOL Reference Number: 577 Contact: Bob Lyles Telephone: (800)
334-1987; in Louisiana, (800)-624-6827 Commercial **Data** Systems Corp.
Application: Wholesalers Product Name: CDS Wholesale/Retail Distribution
System Description: This system provides the following...

...ticket/work order printing, invoicing, point-of-sale invoicing credit control, backorder control, generic product lookup, alpha **customer** lookup, contract printing, quantity pricing, **customer** /product class pricing, serial number tracking, commission accounting, inventory control, sales analysis, purchasing, accounts receivable, accounts payable...

...maintenance and review of open orders. A/R allows maintenance and adjustments, transaction journals, and printing of **customer** statements and aging reports. Invoicing allows selective orders to be printed and comprehensive summary reports. Inventory allows complete control over inventory management, pricing, ordering parts, vendor **information**, order levels, etc. There are numerous reports, including sales commissions, vendor listings and **customer** sales history. Price: \$6,000 CPU: Desktop, MicroNova, Nova, MicroEclipse, Eclipse, MV/Family, Nova compatible, Eclipse compatible...

...German Telephone: (402) 330-6620 Integrated Computer Systems, Inc.
Application: Resource management Product Name: TRIM (Total Resource **Information** Management) Description: TRIM is a comprehensive and tightly integrated financial product, marketing, project and personnel **information** management system with the following features: human-engineered, optimum performance from a virtual architecture, sophisticated database, realtime processing and **updating**, eight-level security system, online help, extensive audit trails, fully interactive entry and **editing**, and meets or exceeds all FASB, GAAP, and GAAS requirements. TRIM has allowed even the most discriminating companies to improve decisions by analyzing resource

information . Available modules: General Ledger/Financial Planning, Accounts Payable, Cash Requirements Forecasting, Accounts Receivable, **Credit Reporting** and Analysis, Fixed Assets, Payroll, Personnel/Benefits Administration, Project Management, Purchasing, Inventory Control, Sales Processing and Vehicle...

...Inc. Application: Wholesalers Product Name: AWARD (Automated Wholesale And Retail Distribution) Description: The system is a complete, **user** -friendly vertical market package. File structures enable custom tailoring to suit a variety of wholesale distribution businesses options. Menu-driven software guides the operator step-by-step. **Customers** , products, etc. may be referred to by name or by code. Historical sales by **customer** and product, **customer** ranking and distribution are just a few of the management reports available. Sales forecasting, plus inventory current...

...and wholesale parts management system Product Name: LEVEL II Description: LEVEL II is an online interactive management **information** system with inventory control, offering the wholesale/retailer many unique features for variable pricing, ordering and parts...
...Canada. Complete conversion packages are available for most major vendors, including Triad, Mylee, IBM, Burroughs, Sperry and **Data** General. Price: Contact vendor CPU: Desktop, MicroEclipse, Eclipse, MV/Family Operating Systems: RDOS, AOS, AOS/VS Languages...

...objective was to provide a tool for both management and employees who have little or no computer **knowledge** . The system is adaptable to any business that requires all or part of the following: inventory, purchasing, price **changes** , accounts receivable control, point of sale invoicing, work-in-process control and purchase and marketing reports, inventory...

10/3,K/17 (Item 1 from file: 674)
DIALOG(R)File 674:Computer News Fulltext
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088471

Your opinion counts?

Byline: Scott Bradner
Journal: Network World Page Number: 57
Publication Date: October 30, 2000
Word Count: 496 Line Count: 44

Text:

... particular, narrow circumstances - that you may be able to control the distribution of some of the electronic **information** about you. The government says it wants your opinion of the proposed rules. In 1996 Congress passed and President Clinton signed the Consumer Reporting Reform Act (CRRA). This act **modified** the Fair **Credit Reporting** Act of 1970 to deal with some aspects of the electronic age and of the new ability for banks and other financial institutions to merge and exchange **information** about their **customers** . In a fit of usual Congressional brilliance, the 1996 act mandated that **customers** be able to opt out (that is, say "thanks, but no thanks") of certain types of **data** transfer, but prohibited federal agencies from issuing guidelines to say what complying to the law meant in detail. Congress **changed** its mind last year and gave the feds a green light to help. Now the Treasury Department...

... said he wants to get e-mail from a bank cannot be considered a reliable means of **notification** . To me the rules look OK in the context of the CRRA. They basically say you can tell the bank not to share particular kinds of **information** with other parts of the same company. This **specifically** does not include transaction **information** such as credit card purchases, which they can distribute. In the context of the privacy issues facing Internet **users** this is a small step indeed, but it seems to be in the right direction. Still, you...

... directions simultaneously. But the above compass is mine. Bradner is a consultant with Harvard University's University **Information** Systems. He

can be reached at sob@sobco.com.

10/3,K/18 (Item 2 from file: 674)
DIALOG(R) File 674:Computer News Fulltext.
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084366

Bowstreet readies online Web services exchange
Vendor's Business Web Factory software to allow members to share services
across Internet.

Byline: JOHN COX

Journal: Network World Page Number: 15

Publication Date: May 22, 2000

Word Count: 680 Line Count: 65

Text:

... players. The Business Web Exchange will let members look through an inventory of available services, study background **information** about them, read ratings by others who've used the services and negotiate a contract with the...

... accessible via a browser. A real estate agent, for example, might import a service that marries census **data** to zip codes and lets homebuyers profile neighborhoods. Or a manufacturer might add a currency exchange calculator...

... dollars with local currencies. And so on. The Exchange is being built with Bowstreet's Business Web **Factory** software, first released last fall. Based on Java and XML - a standard way to handle **data** in Web documents - Web **Factory** lets IT groups package legacy **data**, applications and business processes as Web-accessible services. The Exchange will include a new, free, limited feature version of Web **Factory** called Marketplace **Edition**. The free offering will let Exchange members incorporate the **selected** services into their own Web offerings. iPropertyOne early Exchange member is iProperty (www.iproperty.com), which is...

... homebuyers close sales more quickly. Using the Exchange and the free version of the Bowstreet Business Web **Factory**, iProperty can make its site more valuable by adding Web services from other companies. For example, using the Exchange, iProperty could search for and incorporate a **credit report** service that its **customers** could use to quickly find out if they meet the basic requirements for financing. By patching in...

... well as showcase Bowstreet's software. The company's main revenue will come from sales of Web **Factory** to enterprise **users**. Bowstreet may let others private label the Exchange and is exploring revenue-sharing options with software vendors...

... relationships that can be weaved using Bowstreet's wares, the company has automated the task of replicating **changes**. If the **credit report** used by iProperty adds a new feature, that feature appears on both the iProperty site and the...

... business relationships," Moss says. The Bowstreet Business Web Exchange will go live probably in June. The Marketplace **Edition** of Web **Factory** will be able to support up to 10 **users**. The Enterprise **Edition** will support unlimited **users** and be released at the same time. Key **changes** in Version 2.0 include: Linux support, in addition to Windows NT and Solaris. Ability to support Enterprise JavaBeans in the Web **Factory** templates, which define a web of business relationships. Support for additional XML schema definition languages - Microsoft's XML- **Data** Reduced (used in the Microsoft BizTalk framework), and the World Wide Web Consortium's XML schema definition language. Better performance and redesigned **user** interface. Price varies, but a typical deployment will be about \$250,000. Bowstreet: www.bowstreet.com

070127

The competitive intelligence edge

Byline: Chris Nerney

Journal: Network World Page Number: 42

Publication Date: November 09, 1998

Word Count: 766 Line Count: 77

Text:

It's the extroverted cousin of **knowledge** management. Around for years in one form or another, competitive intelligence increasingly is being seen as a necessity by many corporations trying to keep up with rapid **changes** in their markets. Whereas **knowledge** management deals primarily with the collection and organization of **information** within an enterprise, competitive intelligence is all about collecting outside **data** - **information** about competitors' strategies, regulatory issues, emerging technologies, **customer** or supplier activities, or **changes** in the market - in order to take action. "Competitive intelligence enables corporate decision-makers to make better...

... blind." While competitive intelligence can be decidedly low-tech - reading trade publications and talking to suppliers and **customers**, for example - software and Internet technology are adding a cutting-edge element. However, a recent survey of...

... Indeed, the products cited most often by survey respondents were Microsoft Access, a database management package; a **knowledge** management application from Wincite Systems; and Lotus Notes. For now, at least, the real action in competitive...

... major product announcement from Cisco, a cadre of Current Analysis experts will put together a package of **information** and opinion giving clients the lowdown on what it all means. The key, McClimans says, is speed ...

... Analysis, which promises a turnaround time of 24 to 48 hours following an industry event, offers four **specific** online services at www.currentanalysis.com. A universe of **information** Before there was the Internet, there was Lexis-Nexis. Begun in 1966, Lexis-Nexis' dial-up **information** service originally catered almost exclusively to the legal world and **information** specialists such as journalists and corporate librarians. Its stock in trade was a vast database of news...

... around the globe; public records such as deed transfers, judgments and liens; legal case histories; and business **credit reports**. When the Internet began to flourish in the mid-1990s, many people thought it was the beginning of the end for the Dayton, Ohio, **information** services company. But rather than fight the 'Net, Lexis-Nexis has shrewdly integrated Web technology into its product and service offerings, thus expanding its base of potential **customers**. In September, the company released Lexis-Nexis Universe, its first full-blown Web offering. Universe offers **users** with a standard browser access to thousands of news publications, public records, legal databases and medical **information** - very little of which can be found on the 'Net. The doctor is online One of the best...

... are doing is to research their patents - if you can find them. That's where Manning & Napier **Information** Services comes in. The Rochester, N.Y., company specializes in intellectual property **information** searches, according to CEO Michael Weiner. Among the company's **customers** are firms in the pharmaceutical, semiconductor and software industries. Manning & Napier's flagship product is DR-LINK, an online search tool that uses natural language processing to find **information** from a variety of sources, including newswires, magazines, journals and the Internet. It is in

sometimes obscure research papers and articles that key competitive **information** can be found, Weiner says. "You want to see where the competition is spending its research and..."

10/3,K/20 (Item 1 from file: 696)
DIALOG(R)File 696:DIALOG Telecom. Newsletters
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00643511

News Digest
MIN'S NEW MEDIA REPORT
December 7, 1998 VOL: 4 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 831 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...partnered with Orange County (Calif.) credit check company, ConsumerInfo.com, to provide online access to one's **credit report** for a mere \$54.95 a year. The upside is a monitoring service that **notifies** the **user** whenever another party runs a credit check on her account or inserts a negative rating.

Table of Content

The Los Angeles Times is syndicating some of its women's-oriented **content** to the iWoman ecommerce site. As commercial Web vendors are discovering, online catalogs are not "sticky," especially when **users** leave for **editorial** sites to get the background or review **information** they need for an **informed** buy. Expect many more such deals between **content** providers and estores as the "transactive **content**" trend emerges. One consumer electronics firm, 800.com announced it would be adding **content** from CompareNet, Deja News and Classifieds2000 in order to keep shoppers at their site longer...And if...

...USA Today Online (<http://www.usatoday.com>) is expanding its entertainment area with remarkably deep movie-related **content** for a national news site. Through a co-branding effort with Hollywood.com, the Life section at...

...a database of 100,000 films.

Multimedia

Excite, Inc. is extending its search engine to audio/visual **content**. RealNetworks' widely-used RealPlayer G2 multimedia player will allow **users** to search the Web for multimedia clips via Excite Audio/Video Search. A&E is spinning off...

...The History Channel International (<http://www.historyinternational.com>) will be a companion to the on-air documentary **content**, chats, clips, and even archived streaming video of the broadcasts. The Biography Channel (<http://www.biography.com>)...names for an upcoming hellish creature on the supernatural show. Programmers of online education and library-oriented **content** may see a boost in their audience soon, as the hotly contested "e-rate" discounts for schools...

...and the first \$73 million of a budgeted \$1.275 billion was awarded last week. Partnerships between **content** providers and ISPs to sell co-branded Web access have become commonplace of late. But one that...

...which goes to joint marketing, a national ad campaign and direct disk mailing.

Deals

Medical news and **information** provider HealthScout continues to carve a specialty niche in syndicating **content** to health sites. Already allied with Planet Direct and SeniorCom, the company announced an agreement to service...

...getting traffic from other portals, Infoseek's search will be used for Netcenter visitors who do not **specify** a particular engine only 5% of the time (down from 15%). While in early 1997, Infoseek received...

10/3,K/21 (Item 2 from file: 696)
DIALOG(R)File 696:DIALOG Telecom. Newsletters
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00629972

News in Brief
ISP BUSINESS NEWS
October 19, 1998 VOL: 4 ISSUE: 41 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 936 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...now, Ward says, OzEmail views wholesale as a part of its business and has no plans to **change** existing relationships. Ward says OzEmail gets about 10 percent of its revenue from 51 wholesale

customers. Another **factor** that helps OzEmail deal with the situation is that it's not selling network connectivity to AOL...

...days later.

After signing Quest Net and drawing up the contract, PSINet realized the company had no **credit history**, according to Bobby Leff, Quest Net president. "We are a young company that went public in July," says Leff. PSINet then tried to **change** the terms of the contract, according to Leff, and charge Quest Net an appropriate security deposit. Quest...

...that wasn't filed, but confirms the conflict is rooted in Quest Net's lack of a **credit history**. PSINet says it hasn't received any payments from Quest Net yet. (Michael Binko, PSINet, 703/904...now director of security assessment services at network security company Secure Computing [SCUR], says the most valuable **information** that hackers can have is knowing the layout of their targeted office building. "It's amazing how...

...Security Web Servers. The only difference between the two is that while High Security servers allow some **customer** access - though SSH and PPTP protocols - Maximum Security servers allow only Web access. "What we tried to...

...the network.

Digex expects that higher security measures associated with the new service will attract deep-pocketed **customers** eager to pay extra for advanced guarantees. High servers cost \$1,549/month, and Maximum are \$1...

...a Maximum server is hacked and damaged, Digex will rebuild it free of charge and credit the **customer** one week's worth of service. If a High server is hacked and damaged, Digex will rebuild...

...and Pair Networks teamed to form a non-profit organization called VeriHost, to instill faith with future **customers** in **selected** Web hosting providers.
(Clarence Briggs, AIT, 910/85-2383)

...

10/3,K/22 (Item 1 from file: 636)
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04682165 Supplier Number: 62524395 (USE FORMAT 7 FOR FULLTEXT)
Orbiscom Aims To Foil Net Fraud.
Bank Technology News, v13, n6, p35
June, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2626

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...sophisticated controls on their cards." To implement the technology, issuers connect two multi-platform terminals to their **user** authentication and payment systems, which then transmits consumer account and transaction **information** to an issuer's Web site. Installation and integration of terminals takes two to three months. To **users** want to shop online, they click on the O-card icon on their desktops, which is designed

...they would like to set custom controls for a given shopping session. Among the options offered to **users** are setting **specific** dollar amounts on their O-number and whether they want a particular number to work for one or multiple merchants. After these parameters are set, **users** click submit a request and within seven seconds receive an O-number from their credit card issuer. ...t go into detail. However, all numbers are housed within the firewalls of the banks, not on **users** ' PCs. Despite such added attention to safety, Elias Levy, ...Its software is allows each issuer to determine the configuration and allocation of numbers generated for their **specific** system, reducing the likelihood of duplication. Visa U.S.A., among other experts, has reviewed and approved...card giants, Visa and MasterCard have approved the technology for use by their member banks. O'Donnell **attributes** this receptiveness to the O-card's relative simplicity of design. "It's easier for (Visa and...SET," Levy adds, noting that some experts have declared the electronic payment security protocol obsolete. "With SET, **customers** had to get certification from banks, merchants had to be certified and banks had to **change** their infrastructure." By contrast, the O-card takes the merchant out of the equation and the credit...own employees and those from Orbiscom. The test will then expand to include a group of randomly **selected customers**, most likely comprised of Visa cardholders and online banking **customers**. The bank has 350,000 ...have expressed interest in the O-number system, although he declines to name names or disclose pricing **information** for the product. AIB's Roberts calls the O-powered card "a catalyst to encourage ecommerce" because...security. Even though the O-number is designed to protect credit card numbers, "There is still other **information** at risk on the merchant end, like consumers' addresses and phone numbers," he cautions. "So merchants still...ensure that lenders were ready for an expanded use of the ACH that involved transmission of loan **information** along with premiums. "We made sure that their technology systems were compatible with our bank-that is, Mellon's-system, in order to access both the funds and the **data**," Chin says. (Mellon Financial Corp., Pittsburgh, since 1985 has handled all of HUD's ACH transactions coming from lenders.) The **information** accompanying lenders' HUD payments to is basic, consisting of the loan number, lender name, premium amount and...have been impossible without a huge increase in the number of staff. Now, with the money and **information** coming in via ACH, "There's no manual reconciliation of case **data**. It's all sitting on the system and the

computer does most of it," Chin observes. At Treasury, "having the **data** and the dollars come together electronically from 'remitters' like lenders makes these huge programs feasible." It was...Getting trustworthy advice is especially difficult because most so-called advisors also are trying to hawk something **specific**, whether hardware, software or both. One solution might be to turn to Cisco Systems Inc. Because Cisco is so ubiquitous in the Internet and intranet **fields**, it doesn't have to sell any **specific** product. All it has to do is increase use of the Web, and that automatically will increase its business, which commands about 80% of the **field**. As a result, Cisco is putting a lot of money and resources into helping the financial industry...home equity loans for Citibank's consumer finance division. Its main feature: availability of the visitor's **credit report**. The idea is that when consumers see all the money they owe to a host of lenders...but never fully loaded. Another attempt, using Internet Explorer, resulted in a message saying we needed an **updated** version of the browser, which took about two hours to download. A Netscape browser got us to...to the Web site as well as to 800-numbers, he says. Schaub declines to disclose any **specific** business goals for the site, except to note Citigroup now has \$13 billion in home equity loans...

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04662920 Supplier Number: 62200011 (USE FORMAT 7 FOR FULLTEXT)
Chase Gets Positive.
Bank Technology News, v14, n5, p33
May, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2854

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...corporate clients to reconcile their checking accounts through the Internet. The technology, called the Positive Pay Exception **Notification** System, will kick off in the next month or so, says Lisa Burghardt, assistant vice president in the Chase Treasury Solutions division. Presently, when Chase business **customers** write checks, they send a list of the drafts to the bank. When the check recipient cashes...says Mark Pastore, vice president of corporate development for Tumbleweed. "IME is a server that catches a **data** stream and transfers it to email. Email is ...Using a pull-down menu, the check then can be paid out, rejected or in some way **modified**. That means the clients don't have to type anything out, helping to avert errors. The system...one undisclosed Chase client and "is going well," Burghardt says. Long term, the bank hopes all corporate **customers** will adopt the Positive Pay software. On the other hand, if a company's Internet capabilities are for financial services companies or for any companies that are obligated to disclose **information** and report to clients," she says. "Positive Pay is simple and effective. And it forces clients to last 18 months companies have "recognized that they have online relationships with **customers**, and they want to leverage those relationships for more value. The logical way is through email, but...

...and the existing infrastructure doesn't provide security." By contrast, IME ensures security by sending out email **notifications** that, rather than containing confidential **information**, simply include a file attachment or URL that a recipient can click on to connect with a secure server to see that **content**. Tumbleweed was founded in 1993 and went public last year. Last spring, Chase realized it had "six...such, the bank wanted a comprehensive platform for electronic messaging. "This is a common story among our **customers**," he explains. Before Positive Pay, Chase launched its Internet File Delivery in June 1999, also built on...

...treasury management unit, which offers corporate clients the ability to access demand deposit account statements and other **information** from the

Internet. Although Tumbleweed has several smaller competitors in its industry, Pastore says its biggest competitor "is our **customers** who think they can do this on their own." - Jan Jaben-Eilon "FICO" Creator Makes Credit Decisions...using their own lending criteria. That sort of product is not available (elsewhere) right now." One LiquidCredit **customer**, an electronic goods manufacturer, connects through the system to its bank, which ultimately decides whether to extend credit to a **customer**. "The application is completed and sent to us electronically, and we can get an answer back to the e-tailer within 30 seconds," Kassarian says. Based on **information** in consumers' **credit reports**, which LiquidCredit pulls, Fair Isaac automatically evaluates the riskiness of an applicant. That evaluation is distilled into...credit decisions, instantly. The right decision means more than approving a single transaction; it means finding the **customer** who will be profitable and loyal in an ongoing relationship." -Brian O'Connell Arena Nurturing E-Community Is the **customer** tug of war between financial institutions and Web portals escalates, banks and brokerages are looking to hone...

...financial companies to build message boards and "hosted chat" sessions into their Web sites. Such features provide **customers** an outlet to share their thoughts, while giving institutions a way to monitor **customer** interests and concerns. "Everyone ...chief marketing officer at Arena. "But the problems that arise for financial institutions online are fragmentation of **users** and dilution of **customer** loyalty." Building a Web community helps combat that sense of online isolation and erosion of loyalty, he...

...for Citibank and says its old Web bulletin board-a standard tool for fostering a sense of **customer** togetherness ...insight was to take a network approach." That means Arena's Web community-building product connects numerous **customers** online over their individual financial institution's Web sites. For example, to access the electronic forum, online banking or brokerage **customers** simply click on a **designated** Arena link and are transported to a branded message board area where they can post messages and read responses from other **customers** on a variety of topics. " **Users** mainly talk about financial matters," Eliopoulos says, "but 10 to 15% of the conversations are about everyday...

...by creating stickiness." Message boards and so-called chat events are moderated by Arena personnel. Member organizations **choose** topics for discussion, and Arena invites experts from participating institutions to lead online dialogues. "That's how...degree of participation and interactivity." Arena also offers another tool to keep its member financial firms competitive- **data** analysis. The vendor provides **information** on site **users** ' interests, helping institutions refine their marketing strategies. To safeguard consumer privacy, personal identifying **information** is omitted, Eliopoulos says, although member firms assign **customers** confidential identifiers. "Bank **customers** are just numbers to Arena. We don't learn who each individual **customer** is, and we don't share **customer** **information** with the banks' competitors." To hedge its bets, however, Arena in its online promotional material rejects any responsibility for how member companies use **customer** **data**, deferring liability for any privacy violations to participants. States the company: "Arena does not control the privacy...

...or the actions of non-affiliated third parties or members." Arena's service comes in three flavors: **select**, standard and basic. Each differs in the sophistication of their **data** analysis capabilities. Though he declines to disclose the cost of each level of service, Eliopoulos says Arena's revenues will come from quarterly connection fees; monthly per-**user** fees charged in lieu of advertising on the site; and, down the road, transaction fees from the...is strength in numbers online," Eliopoulos concludes. "Partnering and allying with other companies and learning about your **customers** is what's needed for success on the Web." - Maria Bruno Baltimore To Secure Mobile E-Commerce...

...cell phones more secure for e-commerce. Merchant acquiring banks should

welcome the technology since their business **customers** are being walloped by credit card fraud ...that phone) could be the basis for creating a digital certificate, which indicates the identity of the **user**. With what Baltimore proposes, different entities all vouching for an individual in different capacities could wirelessly link...to the intended party. Buying a phone in a store certainly doesn't meet that criterion. The **fact** that the phone can only be used by someone who knows the personal identification number associated with...

10/3,K/24 (Item 3 from file: 636)
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04059958 Supplier Number: 54060402 (USE FORMAT 7 FOR FULLTEXT)

Cards market in full flight.

Cards International, n204, pNA

Sept 9, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1794

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...the 52 banks in the private sector, only five are major players, wielding large branch networks, sizable **customer** bases and diversified retail banking operations supported by mass marketing. These banks are Isbank, Yapi Kredi, Akbank...

...2 million. Fifty- five percent of debit cards carry international marques, 74 percent of credit cards are **designated** for international use, and the remainder are for use only in Turkey. Banks have moved swiftly to ...

...to \$3.9 billion. In the mid-1980s, credit cards were still luxury items for most bank **customers**. That **changed** as retail banking became ... banking at Yapi Kredi, noted: "Banks are starting to use credit cards as an eyecatcher to get **customers**". Yapi Kredi demonstrates this shift. Under the Worldcard brand, the bank issues Visa and MasterCard standard and ...

...central credit bureau. Eleven shareholding banks, including the major players in retail banking, will be the first **users** of the online system. Other bank and non-bank institutions may gain access to the bureau later. **Credit files** will include positive and negative account **information** and will eventually provide a five-year record for each **customer**. The UK's Experian Ltd (formerly CCN Group) is setting up the bureau and IBM's Turkish unit will handle **information** processing. The cards issuers Yapi Kredi is Turkey's largest issuer of credit cards and the largest...

...marketing push promoted the ease and speed of obtaining the card - two days after application for Istanbul **customers**. Isbank, the largest privately owned Turkish bank - although the Turkish Treasury still holds a minority interest - has...

10/3,K/25 (Item 4 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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04043523 Supplier Number: 53413402 (USE FORMAT 7 FOR FULLTEXT)

BAAN: Baan Front Office Systems delivers next generation of front-to-back office integration.

M2 Presswire, pNA

Nov 17, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...COMMUNICATIONS LTD RDATE:171198 -- Third generation of BaanConnector enterprise integration software enables companies to seamlessly extend enterprise **information** between Baan Front Office and Back Office Applications Baan Company has announced through its Front Office Systems...

...effort involved with integrating enterprise applications. Where traditional point solution applications from different vendors often require the **customer** to assume the work of integration, Baan Company **customers** no longer have to struggle to connect front and back office applications in a way that benefits...

...be available? What is the status of my orders? BaanConnector 98.3 is a server-to-server, **data** exchange technology designed to interchange **data** with BaanERP and other Baan Company applications and the BaanFrontOffice suite of **customer** relationship management applications. It efficiently moves mission critical **data** between BaanFrontOffice 98.2 and BaanERP. In addition to standard **customer**, currency, price list, order, sales quotation, and order **information**, major new features BaanConnector 98.3 provides are: * Available To Promise (ATP) **information** is now provided for standard and generic items so that salespeople can offer exact products and highly accurate orders at the point of sale. * More robust **customer**, cost, and service **information** is now downloaded from BaanERP so that **customer**-facing representatives have the most complete picture of each **customer** during interaction. * More robust **customer**, quote, order and address **information** is now uploaded from to BaanERP to centralize manufacturing and back office processes around **customer** needs. * Full integration with Baan's tax logic functionality for sales orders enables sales people to instantly provide 100% accurate pricing. * The ability to pass additional line item discount **information** between Baan and enables sales representatives to generate complex orders with discounts. * The ability to preserve default values setup in BaanConfiguration models allows seamless exchange of configuration **information** between the front office configuration engine and the Baan back office systems. * An enhanced **user** interface makes it extremely easy to manage the setup and maintenance of the integration processes for both IT and non-IT personnel. BaanConnector enables the flow of **information** on **customers** and vendors between BaanFrontOffice and back office systems for an enterprise wide closed-loop front to back office system. Such **information** includes **customer** histories, financial and **credit history**, product **information** including constraints, new available to promise (ATP) inventory, pricing and costing, currency **information**, discounting, sales order confirmation, sales configuration, bill of material and sales forecasting **information**. For example, a remote, mobile salesperson can upload an accurate configuration and sales order directly to BaanERP...

...manufacturing production; Also, real time forecasts are submitted directly from the sales organization using BaanFrontOffice to BaanERP **users** in manufacturing and BaanSCS **users** in the supply chain to prevent order shortages and excess capacity. Companies using BaanConnector 98.3 in conjunction with BaanFrontOffice and other products in the BaanSeries family of software offer their **customers** a closed loop of interaction, resulting in increased satisfaction and retention. The software empowers sales teams to provide more accurate and comprehensive quotes and proposals to prospective **customers**. Other benefits include a lower total cost of ownership, achieved by leveraging the existing infrastructure of Baan Company products and a reduction in **customization** costs. With Baan Company's integrated front and back office solution **customer** facing professionals are empowered to be business consultants, with the ability to provide solutions to their **customer**'s problems and proactively responding to their needs. **Customers** using an integrated front and back office system from Baan **Customers** can expect to receive the following benefits: * By being able to leverage the same business processes in the front and back office, **data** is only entered once into the system, and shared throughout the enterprise. This eliminates duplicate administrative errors

...
...increase the accuracy of their business planning and lower inventory costs. * Sales reps are able to increase **customer** satisfaction and retention by providing 100% accurate quotes, orders and delivery schedules the first time, every time. They have the tools and **information** they need to proactively manage opportunities better and respond to **customer** needs right at the point of sale. * Because BaanConnector 98.3 is a packaged integration solution rather...

...ERP players are finally seeing the need to integrate front and back office processes instead of forcing **users** to assume the burden of integration," said Liz Shahnham, Program Director, Application Delivery Strategies, META Group. Companies...

...and to the necessary integration between the front office and the back office provide value to the **customer** which can be measured in terms of: more **customer** centered processes, shortened sales cycles, and more accurate orders and configurations." Product Availability and Pricing BaanConnector 98...

...in North America, and from Baan Front Office Systems throughout the rest of the world. For BaanFrontOffice **users**, there is no charge for BaanConnector 98.3. About Baan Company Founded in 1978, Baan Company is...

...and with products that are faster to implement and use, and more flexible in adapting to business **changes**. Its evergreen products help clients respond more quickly to **changing customer** needs by optimizing the management of real-time **information** throughout the entire value chain. Baan Company has dual headquarters in Barneveld, The Netherlands and Reston, Virginia...

...foeller@p2pr.com *M2 COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR **INFORMATION** PROVIDED WITHIN M2 PRESSWIRE. **DATA** SUPPLIED BY NAMED PARTY/PARTIES.*

10/3,K/26 (Item 5 from file: 636)
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04017313 Supplier Number: 53225045 (USE FORMAT 7 FOR FULLTEXT)
OCC Info-Sharing Plan Irks House Members, Engenders D.C. Turf War.
Thomson's International Banking Regulator, v10, n441, pNA
Nov 16, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 496

... a classic case of Washington turf war, they asked that the OCC consult with them before any **change** be made. The move comes on the heels of the enactment of a European Union privacy directive. The E.U. European **Data** Protection Directive limits drastically the type and amount of **information** regarding E.U. citizens that can be sent out of the union. U.S. and E.U...

...was effective Oct. 25. Meanwhile, in the United States, the industry has called for self-regulation on **customer data** collection over the Internet. But various government officials, including Federal Trade Commission Chairman Robert Pitofsky, have complained that industry self-regulation does not work. Privacy advocates fear that the **data** will be sold to outside parties without people's permission. Reps Bill McCollum, R-Fla, Doug Bereuter...

...26 and obtained by International Banker. The letter's authors said that amendments to the 1996 Fair **Credit Reporting** Act allowed financial institutions to fully share **information** among their affiliates with

minimal limitations and that new regulations could "upset the delicate balance that was...

...office may be considering issuing guidelines in this area that may place new or increased burdens on **information** sharing," said the representatives, all members of the House Banking and Financial Services Committee. "In **fact**, the committee **specifically** rejected many efforts to place further burdens on **information** sharing," the letter said. The OCC announced in June that, because it considered that banks were not progressing fast enough, the agency was preparing guidance on protection of confidential **customer data**. The announcement followed a meeting between financial industry executives and officials from the OCC, Treasury and Commerce Department. The regulatory agencies can issue **informal** guidance, which in turn can be looked upon by the courts. But a real **change** would have to come from Congress, Roderer said. "One would hope that such important guidance would come..."

...Later in June, the banking, securities and insurance industries banded together to fight possible tighter regulation of **customer data** collected online. The industries were arguing that existing legislation, including the Fair **Credit Reporting** Act, are sufficient to safeguard consumer privacy. Consumer privacy protection is of primary importance to the industry...

10/3,K/27 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04017308 Supplier Number: 53225040 (USE FORMAT 7 FOR FULLTEXT)

OCC Info-Sharing Plan Irks House Members.
Regulatory Compliance Watch, v9, n441, pNA
Nov 16, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 397

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...a possible move by the Office of the Comptroller of the Currency to impose new guidelines on **information** sharing among bank affiliates and have written a letter to Acting Comptroller Julie Williams to express their concerns. Furthermore, they asked that the OCC consult with them before any **change** be made. The move comes on the heels of the enactment of a European Union privacy directive. The E.U. European **Data** Protection Directive limits drastically the type and amount of **information** regarding E.U. citizens that can be sent out of the union. U.S. and E.U...

...was effective Oct. 25. Meanwhile, in the United States, the industry has called for self-regulation on **customer data** collection over the Internet. But various government officials, including Federal Trade Commission Chairman Robert Pitofsky, have complained that industry self-regulation does not work. Privacy advocates fear that the **data** will be sold to outside parties without people's permission. Reps Bill McCollum, R-Fla, Doug Bereuter...

...and obtained by Regulatory Compliance Watch. The letter's authors said that amendments to the 1996 Fair **Credit Reporting** Act allowed financial institutions to fully share **information** among their affiliates with minimal limitations and that new regulations could "upset the delicate balance that was..."

...office may be considering issuing guidelines in this area that may place new or increased burdens on **information** sharing," said the representatives, all members of the House Banking and Financial Services Committee. "In **fact**, the committee **specifically** rejected many efforts to place further burdens on **information** sharing," the letter said. The OCC announced in June that, because it considered that banks were not

progressing fast enough, the agency was preparing guidance on protection of confidential **customer data**. The announcement followed a meeting between financial industry executives and officials from the OCC, Treasury and Commerce...

...Later in June, the banking, securities and insurance industries banded together to fight possible tighter regulation of **customer data** collected online. The industries were arguing that existing legislation, including the Fair **Credit Reporting** Act, are sufficient to safeguard consumers privacy. Consumer privacy protection is of primary importance to the industry...

10/3,K/28 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03905097 Supplier Number: 50090401 (USE FORMAT 7 FOR FULLTEXT)

COMPLIANCE: CONN. REGULATORS CONSIDER BANK EXAM CHANGES

Financial Net News, v3, n23, pN/A

June 8, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 310

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The Connecticut Department of Banking may consider **changes** to its bank examination processes to address online activity, following its evaluation of results from a recent...

...for marketing purposes and whether the banks offer PC services. The survey also assessed whether banks offered **customers** the opportunity to check balances, transfer funds, apply for loans and pay bills online. Of the banks having a Net presence, most of the sites strictly offer **information** on products and services, according to the spokesman. He could not provide **specific** figures, noting the results were still being tallied. Possible **changes** to the examination process could address security risks associated with online banking, the insider added. A Department of Banking spokesman said it was too soon to say what **changes** if any would be made to the exam process or when the **changes** would be implemented. "We will not determine this until the survey results are evaluated," he said. All...

...year, the California Department of Financial Institutions recently adjusted its exam process and began accepting annual exam **data** online. The move was in response to state bank requests to send general ledger account and **credit file data** via the Web.

10/3,K/29 (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03891208 Supplier Number: 50039837 (USE FORMAT 7 FOR FULLTEXT)

-EXPERIAN: Experian expands in Germany with acquisition and new credit bureau

M2 Presswire, pN/A

May 29, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 706

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...with acquisition and new credit bureau (C)1994-98 M2 COMMUNICATIONS LTD
RDATE:010698 Experian, the global **information** solutions company, has taken a significant step in the development of its global integrated

information and support services with the acquisition of majority holding in pan-adress Direktmarketing Gesellschaft GmbH, one...

...which will be operated in partnership with Verband der Vereine Creditreform e.V. (Creditreform), the largest business **information** provider in Germany. Experian now operates consumer credit bureaux in the UK, USA, Germany, Italy and South...

...four million business addresses, 28 million private addresses, will be integrated with Experian's existing GIS, consultancy, **customer** card processing and MOSAIC Micromarketing **customer** segmentation operations. The acquisition will enable Experian Deutschland to develop a full-service direct marketing operation and expand its services to include in-depth address **selection**, development of new marketing database systems and consultancy services. "The addition of pan-adress's marketing services...

...new credit bureau means that Experian is able to offer its clients the most comprehensive suite of **information**-based solutions in Germany, encompassing **information** services on consumers and businesses, risk management consultancy, **customer** card processing, outsourcing and direct marketing services," said Jayne Barber, President of Experian International. "The demand for fast, accurate **information** in decision making is growing rapidly in markets across the world, and Germany is no exception. Lenders need to base their decisions on relevant **information** about consumers, so fully automated and highly sophisticated credit **information** retrieval systems are key to managing credit risk. "The same principle applies to companies marketing their products...

...today's marketplace, those companies which are able to target their marketing expenditure most accurately at those **customers** most likely to purchase will have a competitive advantage." The partnership with Creditreform will combine Creditreform's many years' experience in the German credit market and handling on-line **information** processing with Experian's international expertise in building large databases and operating consumer credit bureaux. The consumer credit bureau will provide a comprehensive picture of the **credit history** of applicants by incorporating negative **data**, such as payment default, as well as positive **information** on previous credit account payment performance. This will allow consumers to build up a "good" record with...

...The bureau will operate under a strict code of conduct to ensure privacy and accuracy of all **data** held on file and every individual will have the right to see the **information** on them held on the bureau database. "These moves are part of Experian's strategy to build...

...recent acquisitions of Metromail in the USA, ICD in the UK and SG2 in France." NOTES TO **EDITORS** : Experian is a global **information** solutions company, which specialises in helping organisations to make more **informed** business decisions. The company employs over 10,500 people in the UK, USA, Continental Europe, Africa and...

...company's headquarters are in Nottingham, UK. Experian is one of the world's leading suppliers of **information** on consumers, businesses, motor vehicles and property. Its databases are supported by advanced software and analytical services for targeting new **customers**, building successful **customer** relationships and managing financial risk. CONTACT: Jayne Barber, Managing Director, Experian International Tel: +44 (0)115 934...

...44 (0)115 934 4548 e-mail: peter.brooker@experian.com *M2 COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR **INFORMATION** PROVIDED WITHIN M2 PRESSWIRE. **DATA** SUPPLIED BY NAMED PARTY/PARTIES.*

10/3,K/30 (Item 9 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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02975740 Supplier Number: 46064846 (USE FORMAT 7 FOR FULLTEXT)

DEMAND FOR SCORING PREDICTED FOR 1996

Credit Risk Management Report, v6, n1, pN/A

Jan 15, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1243

... of the service select criteria so that credit files of consumers who have collections pending with the **user** and have disappeared or "skipped" are flagged. When new or different address or inquiry activity is posted to the file, RE-APPEAR automatically **notifies** the **customer** of the name, address and phone number of the credit grantor who queried the file and who can then provide **updated information** on the consumer. (Equifax, 800/879-1025.)

* Trans Union's Revenue Projection Model (RPM), a two-year...

10/3,K/31 (Item 10 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02605345 Supplier Number: 45269949 (USE FORMAT 7 FOR FULLTEXT)

CEO INTERVIEW- LARRY E. ROSENBERGER, FAIR, ISAAC AND COMPANY INCORPORATED (FICI)

Wall Street Transcript Digest, v16, n2, pN/A

Jan 16, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 329

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Incorporated (FICI), a leading developer of predictive models and software systems and components used to convert raw **data** such as **customer** files and **credit reports** into individual decisions and management **information**. Corporate headquarters are located in San Rafael, California. Rosenberger says they tend to operate in three markets...

...is a strong one. He sees direct marketing continuing to grow in North America and thinks in **selected** international markets direct marketing is really embryonic and perhaps they can find a way to participate in...
...U.S. is mature, but if you look closely there are lots of opportunities. There is enormous **change** going on, for instance, in small business lending which is right next door to consumer credit. And...

10/3,K/32 (Item 1 from file: 484)

DIALOG(R)File 484:Periodical Abs Plustext

(c) 2003 ProQuest. All rts. reserv.

04343601 (USE FORMAT 7 OR 9 FOR FULLTEXT)

How your Social Security Number is used

Anonymous

Consumers' Research Magazine (GCRM), v82 n3, p15-18, p.4

Mar 1999

ISSN: 0095-2222 JOURNAL CODE: GCRM

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3024

TEXT:

... are among those who use brokers' services.
For example, lawyers, debt collectors, and private investigators may request **information** on an individual's bank accounts and real estate holdings for use in civil or divorce proceedings; automobile insurers may want **information** on whether insurance applicants have been involved in accidents or have been issued traffic citations; employers may want

background checks on new hires; pension plan administrators may want **information** to locate pension beneficiaries; and individuals may ask for **information** to help locate birth parents. When requesting **information**, customers may ask for nationwide database searches or searches of only specific geographical areas. (See "How Your Financial Privacy Is Threatened," CR, December 1998.) **Information** brokers' databases can be searched by identifiers that may include SSNs; brokers may also include SSNs along with **information** they provide customers. When possible, **information** brokers retrieve **data** by SSN because it is more likely to produce records unique to the individual than other identifiers are. Financial Services Businesses. Three national credit bureaus serve as clearinghouses, receiving charge and payment transaction **information** from businesses that grant consumer credit and providing businesses consumer credit reports. Officials representing a bank and...

...to have the most to up-to-date consumer payment histories, businesses in their industries voluntarily report **customers'** charge and payment transactions, accompanied by SSNs, to credit bureaus. SSNs are one of the principal identifiers credit bureaus use to **update** individuals' credit records with the monthly reports of credit and payment activity creditors send them. In addition, credit bureaus use SSNs provided by **customers** to retrieve **credit reports** on individuals. Credit bureau officials told us that **customers** are not required to provide SSNs when requesting reports, but requests without SSNs need to include enough **information** to sufficiently identify the individual. An official for a credit bureau trade association estimated that each national...

...A publication by this official's trade association estimated that, combined, all three bureaus sell 600 million **credit reports** annually.

Businesses such as insurance companies, collection agencies, and credit granters use SSNs to request information about...

10/3,K/33 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1362250 DATH006
ACS Awarded Reporting System for University of California

DATE: October 22, 1998 08:05 EDT WORD COUNT: 748

... year contract, which provides for six additional one-year renewal options, ACS will install and operate a **customer service center** facility, and implement and operate their tax **credit reporting** system. The system will gather and track all of the necessary demographic and enrollment **information** required for both the Hope Credit and the Lifetime Learning Credit and report that **information** to the IRS as well as to the students. The two tax benefits allow for a credit...

... tuition and related expenses paid, but eligibility to claim the credit is restricted by the taxpayer's **modified** adjusted gross income if it is above a **specified** threshold. Under the contract with the University, ACS also will provide financial **information** to students to help them take advantage of the tax credit if they are otherwise eligible to...

10/3,K/34 (Item 2 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1295826 HSM006
ARC Systems Reports \$19 Million in Secondary Mortgage Loans Funded Via Internet

DATE: June 22, 1998 09:00 EDT WORD COUNT: 338

...are submitted."

Lenders can access LT2k via the Internet from anywhere in the world and enter basic **information** for the **customer** applying for a secondary mortgage. The system, which is pre-configured for a lender's **specific** loan parameters, electronically accesses consumer **credit reports** for real-time **information**. The application is processed against a rules-based decisioning system and automated underwriting criteria. Lenders can provide the **customer** with loan approval in 30 seconds (or less) or with qualifications for **alternate** loan products.

ARC Systems, Inc. is a custom software developer of Internet based solutions for relational database...

10/3,K/35 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0624878 NY012
BANCTEC ACQUIRES LPA, A PROVIDER OF ELECTRONIC PAYMENT SYSTEM SOFTWARE

DATE: August 23, 1993 09:34 EDT WORD COUNT: 696

...range
of payment options. The product also provides "returned check entry" so that credit files can be **updated** electronically at the store level. Mainsail is a complementary software product for "main office" host payment processing...

...processing and check authorization for all their stores. Mainsail allows retailers to maintain a central on-line **customer** database for gathering marketing **information** and for immediate credit risk identification, dramatically reducing losses on bad checks.

Other products include StorePoll, a...

10/3,K/36 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2003 PR Newswire Association Inc. All rts. reserv.

00555377. 20010419CGTH037 (USE FORMAT 7 FOR FULLTEXT)
Apartments.Com Visitors Take Action
PR Newswire
Thursday, April 19, 2001 09:44 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 602

...an
unparalleled site experience for the consumer."

About Apartments.com

Apartments.com is distinguished by its highly **customizable** searches, superior visual ads, and its facilitation of direct communication between renters and property managers across the...

...newspapers and nearly 3 million apartment listings from all 50 states, Apartments.com offers the MovingCenter where **users** can research community **information**, arrange truck and furniture rentals, calculate their salary in different cities, instantly check their **credit report**, **change** their address and more.

Apartments.com, owned by Chicago-based Classified Ventures, Inc.,

delivers

highly qualified, ready...

10/3,K/37 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00549003 20010410CGTU015 (USE FORMAT 7 FOR FULLTEXT)

Dark Pit of Filth' Earns Indiana University Senior \$10,000 in Second Annual Apartments.Com Messiest College Apartment Contest

PR Newswire

Tuesday, April 10, 2001 08:05 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 800

...logo.

About Apartments.com

Apartments.com is a leading national online apartment source distinguished by its highly **customizable** searches, superior visual ads, and affiliation with more than 150 newspapers across the country, including the Web...

...usatoday.com . In addition to representing nearly 3 million apartments in all

50 states, Apartments.com offers **users** the ability to post their own apartments for rent across the entire network of affiliated sites.

Apartments.com also offers MovingCenter, where **users** can research community

information , arrange truck and furniture rentals, calculate their salary in different cities, instantly check their **credit report** , **change** their address and more.

Apartments.com is owned and operated by Classified Ventures, Inc., an Internet-based...

10/3,K/38 (Item 3 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00187413 19991004LAM013 (USE FORMAT 7 FOR FULLTEXT)

infoUSA Selects SalesLogix to Automate 2300 Seat Interactive Selling Network

PR Newswire

Monday, October 4, 1999 09:00 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,139

TEXT:

...of products and services

four infoUSA services: online business credit reports, an automated screen fill module that **updates data** in SalesLogix contact records, custom database

delivery modules and **customer** analysis software that enables businesses to

identify profile accounts. Joint **customers** would benefit from ready-access to

contact **information** used to generate sales leads, analyze markets, divide sales territories, and **select** prospects for any Zip code, for direct mail or

telemarketing.

10/3,K/39 (Item 4 from file: 613)
DIALOG(R)File 613:PR Newswire
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00126240 19990616CGW006 (USE FORMAT 7 FOR FULLTEXT)
NovaStar Financial, Inc. Announces On-Line Automated Loan Origination And
Approval as Fannie Mae Seller/Servicer
PR Newswire
Wednesday, June 16, 1999 07:00 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 863

Internet Underwriter provides easy-to-follow steps to enter borrower and
property **information**, request and receive credit **information** and view
rate

alternatives available to the borrower. **Users** will also have the
ability to
correct any inaccuracies appearing on the **credit report** and enter
prospective
adjustments to the borrower's credit profile. In addition to receiving
underwriting approval, **customers** will eventually be able **select** to and
lock
the interest rate on the loan as well as order and receive loan closing...

10/3,K/40 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07535311 Supplier Number: 63170710 (USE FORMAT 7 FOR FULLTEXT)
Vermont's Tough Opt-In Privacy Law Could Be Model for Other States. (Brief
Article)
Macdonald, By Sarah
American Banker, v165, n128, p1
July 6, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 962

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...insurance policies, mutual funds, and various other products their banks
think they might want. Not so the **customers** at National Bank in
Middlebury, Vt. If they want **information** on any of the nonbanking
products National offers, they have to sign a form granting consent for the
bank to share their personal **information** with other providers of
financial services. Vermont is one of just three states with standards that
exceed...

...which regulators issued this spring and will begin enforcing July 1,
2001 -- require only that banks give **customers** a chance to block, or "opt
out," of **data** sharing with third parties. The federal rules allow free
flow of **information** among affiliates and with service providers or joint
marketing partners as long as **customers** are **informed** each year of their
financial institution's **data** sharing practices. Vermont, Connecticut, and
Alaska, however, have had stricter laws on the books for years. Known as
"opt-in" statutes, they require banks, credit unions, mortgage brokers, and
other lenders to get a **customer**'s written permission before deposit
account and loan application **information** may be transferred to affiliates
or third parties. The Vermont opt-in law, which took effect in 1995,
forbids banks from disclosing any type of personal financial **information**
unless the **customer** gives the OK. There are 24 exceptions, including
sharing with a **credit reporting** agency or an account verification

service, provided that such disclosures are in compliance with the Vermont and federal Fair Credit Reporting acts. State Assistant Attorney General Julie Brill, one of the original supporters and strongest proponents of Vermont...

...helps consumers without hurting banks because it adds only one more form to the many documents new customers have to fill out. "The compliance cost is fairly minimal," she said. "Banks require customers to fill out a lot of paperwork ... and the law could be implemented in just one consent provision." Vermont bankers vehemently disagree. While they cannot cite losses or specific expenses they have incurred in the past five years, they offer many everyday examples of being handcuffed...

...the traditional method of marketing insurance policies, cannot be used in Vermont because the law bars sharing information with an insurance company that it could use to identify customers who would be more likely to buy insurance products. And according to National Bank president Ken Perine, the alternative -- mass mailings to all bank customers -- as a general rule are costly and ineffective. "We have tried a number of initiatives to see...

...casualty policies, must include disclosure forms in every insurance application packet. These forms provide a place for customers to opt in for information sharing that would ultimately provide targeted insurance quotes. The set up "works to a degree, but it...

...may not be worth it." He added that the bank is looking for ways to get insurance information and quotes to the customer more quickly. One option may be to use an insurance software program that could be used in banks to give ballpark quotes without transferring customer information to the insurance agency. These estimates could be made for every loan applicant, and interested customers could be referred to the insurance agency without violating privacy laws, he said. However, this system would ...

...an older but less strict opt-in law. Adopted in 1977, the law requires banks to get customer authorization to share deposit files and loan file data. These limitations apply to all third parties, joint marketing agreements, service providers, and, in most cases, affiliates. Alaska's statute was originally enacted in 1951. It requires customers to opt in before any information is shared except in the case of disclosures required for other legal reasons, such as a court order. Under such exceptions, customers still must be notified prior to disclosure. The law has not been tested in court. Alaskan bankers have few complaints, but ...

...noted. Bank holding companies are exempt because these state laws can be preempted by the federal Fair Credit Reporting Act, which lets affiliates share loan application and other information provided they give customers the chance to opt out as in Gramm-Leach-Bliley. Small banks are less likely to use...

10/3,K/41 (Item 2 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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07535310 Supplier Number: 63170709 (USE FORMAT 7 FOR FULLTEXT)

Amex Chairman Testifies in Card Trial.

Fickenscher, By Lisa

American Banker, v165, n128, p1

July 6, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1233

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...executive officer of American Express, is not exactly the government's star witness -- his deputy and hand- **picked** successor, Kenneth I. Chenault, who testified last week, had already covered the points the government was trying...

...colleagues, he revealed Wednesday. American Express has worked with the Justice Department to boost the government's **contention** that Visa and MasterCard work closely together, to the detriment of the American public. Mr. Golub tried...

...issuer -- effectively subsidize the people who pay their balances in full each month, who are less profitable **customers** for banks. If banks charged the higher merchant discount rate, Mr. Golub said, that income would subsidize the so-called convenience **users**. In turn, he said, banks could charge lower interest rates to the revolvers. Echoing much of what...

...company's past mistakes and its realization that it needs banks to build up its market share. **Specifically**, Amex wants to tap into banks' **customer** databases. "Amex would like to have access to bank balances, mortgage **information**, and **information** about a **customer**'s standing in the community," Mr. Golub said. He disputed the bank card associations' argument that Amex has the same access as banks to consumer mailboxes. Banks, he said, have privileged **information** about their **customers**. For example, he said, a person with a "thin **credit file**" would not appear on Amex's radar screen. Mr. Golub described dissention within American Express over the...

...30% higher than a transaction made with a Visa or MasterCard card, he said, but this could **change** if Amex attracted the same **customers** as its competitors. In testimony on a topic of gossipy interest, Mr. Golub said merger talks a...

...be CEO and to give Mr. Golub the titles of president and chief operating officer, and to **designate** him as Mr. Reed's successor. The dalliance only lasted about 24 hours, Mr. Golub said, before...

...wanted to funnel the high-end spenders to its own network, and to let the low-end **customers** remain on MasterCard's network. Mr. Golub denied that this was Amex's motivation. Mr. Egan said...

10/3,K/42 (Item 3 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)

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07459586 Supplier Number: 62689279 (USE FORMAT 7 FOR FULLTEXT)

Demystifying FICO Scores. (Brief Article)

Bailey, By Dawn

National Mortgage News, v24, n39, p1

June 12, 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 580

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Fair Isaac and Co. here, the company that produces FICO scores, said it will make public the "**factors**" it uses to determine those scores. FICO scores are used in more than 75% of mortgage loan...

...senior vice president, who oversees Fair Isaac's credit bureau score servicing unit. "That means providing the **factors** that went into a score - not just the score itself. It means talking about what role the score played in a **specific** lending decision - not just giving out scores. And it means providing **information** on scores that are widely used in real lending decisions - not scores that lenders themselves aren't using." The **factors** Fair Isaac uses are past payment history, including the presence

of adverse public records (bankruptcy judgements, suits...

...president and CEO. Fair Isaac said it is also in discussions with all three of the national **credit reporting** agencies in the U.S. about **changing** contract agreements that may prevent lenders from disclosing scores to borrowers. Fair Isaac's announcement comes as Freddie Mac released the list of **factors** it uses in Loan Prospector, its automated underwriting program. Freddie Mac recently called on Fair Isaac and...

...said Freddie Mac was gratified Fair Isaac had taken this step because it will help reassure the **customer** about the mortgage lending process. As part of its own commitment to help borrowers understand the mortgage, Freddie Mac released a list of **factors** it uses to analyze mortgages for sale to the enterprise. Freddie Mac uses four **factors** in analyzing mortgages: collateral, credit, capacity and loan. Under collateral, the enterprise looks at a borrower's...

...reserves. Finally under loan, the enterprise considers loan type and loan purpose. "Giving consumers the Loan Prospector **factors** used in a loan decision will enhance the clarity of the lending process and further demonstrate the...

10/3,K/43 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06710159 Supplier Number: 56174811 (USE FORMAT 7 FOR FULLTEXT)
Apartments.com and MovingCenter Sign On as Tenants of iWon.com, a Recently Launched Destination Portal.
Business Wire, pl126
Oct 11, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 718

... million apartments in all fifty states and Washington, D.C.
MovingCenter adds a wide array of relocation **information**, tools and services to iWon.com, helping renters and homeowners alike compare cities, research communities, calculate the cost of their move, make arrangements with a truck rental or moving company, rent furniture and appliances, **change** their address and order their **credit report** online. Additionally, by **specifying** their cities of origin and destination, **users** of MovingCenter can access local directories of businesses and services across more than two dozen categories relevant to their move, reviewing contact **information** and maps pinpointing location.

About Classified Ventures, Inc.
Classified Ventures, Inc. provides nationally branded online services in...

10/3,K/44 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06203377 Supplier Number: 54148220 (USE FORMAT 7 FOR FULLTEXT)
Congresses Past and Present.
DIVIS, DEE ANN
Geo Info Systems, v9, n3, pl6(1)
March, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1996

... regulated by the Securities and Exchange Commission or federal banking agencies.

The bill would prohibit sharing of **information** on a **customer**, if

that **customer** has forbidden such sharing in writing. It would also require that financial institutions disclose what kind of **information** they want to share, to whom it would go, and get prior written consent from the **customer** beforehand. In a particularly interesting section, the financial institution would have to take steps to be sure that any **data** they received from a third party was protected in this same way if that third party engages, directly or indirectly, in activities that are financial in nature. Though the bill **specifically** says that its measures should not be construed to amend or **alter** any provision of the Fair **Credit Reporting Act**, one cannot help but wonder what mechanisms banks would have to put into place to meet...

10/3,K/45 (Item 6 from file: 16)
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04686120 Supplier Number: 46897883 (USE FORMAT 7 FOR FULLTEXT)
VMARK Software Extends Data Warehousing's Reach to Unserved Markets
News Release, pN/A
Nov 18, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 915

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Utilizing reusable software components, VMARK DataStage enables rapid deployment of **data** marts and warehouses; permits VARS and Integrators to market vertical warehouses WESTBORO, Mass., November 18, 1996 --VMARK...

...announced VMARK DataStage, an integrated software suite that provides a completely new way to develop and deploy **data** marts and **data** warehouses. Using familiar point-and-click techniques, DataStage allows the **data** warehouse process to be simply and easily defined by linking together reusable software components called "stages". This approach to warehouse design significantly reduces the cost and complexity of developing, deploying and maintaining **data** warehouses enabling any size business to reap the advantages of timely, accurate access to key business **information**. It is also the first solution to give application software vendors and systems integrators the ability to easily "package" their application and industry **knowledge** in custom "stages". Because stages are reusable, these organizations can quickly and cost effectively deliver a range of packaged **data** mart or warehouse solutions. **Data Warehousing Made Easy** DataStage simplifies the building of **data** warehouses by automating the most critical tasks in the **data** warehouse process, from the extraction, transformation, and cleansing of **data** located in multiple source databases and applications, to the populating of target **data** warehouses. According to the **Data Warehouse Institute** of Bethesda, Maryland, these tasks represent the most difficult and time-consuming elements of creating a warehouse, with "70 to 80 percent of time and dollars spent on a **data** warehouse devoted to transformation." By providing a building block approach to this process, DataStage reduces the cost...

...smaller businesses, departments or the corporate enterprise. "Today's businesses are searching for ways to access any **information** that will enhance their decision making and increase their competitiveness," said Robert M. Morrill, chairman, CEO, and...

...of VMARK. "Until now, these organizations have been faced with the decision to either build stove-pipe **data** marts or take on a risky enterprise warehouse implementation. DataStage provides an open warehouse solution making **data** marts practical and easy to deploy while providing the ability scale to the enterprise level." The DataStage...

...DataStage is an integrated product suite that simplifies and automates the extraction, transformation, integration, and maintenance of **data** from

multiple operational sources. DataStage's graphical drag-and-drop environment enhances productivity by allowing users to design the data warehouse process using a direct visual model of the flow of data from sources through transformation processing to the target data warehouse. DataStage consists of three Microsoft Windows95 and Microsoft Windows NT clients: the DataStage Designer, the DataStage...

...which uses simple point-and-click techniques to develop processes for extracting, cleansing, transforming, integrating, and loading data into data warehouses. It provides a direct visual data-flow metaphor to easily interconnect and configure reusable components called "stages"; The Repository Manager which permits users to browse, import, edit, and create metadata about data sources, user-defined data types, transformations, intermediate tables and other extensions; The Director which interactively monitors and controls the operation of...

...all DataStage applications. DataStage supports all major relational databases as well as flat file systems and legacy data such as VSAM and IMS. Harte-Hanks, a diversified communications media company based in San Antonio, Texas, selected VMARK's DataStage to integrate information from its Accounts Receivable, Accounts Payable, and Credit History applications with its Order Entry and Customer Support applications. This will provide the company's 500 sales representatives with a new, singlesource data warehouse of customer information that was previously only available from separate, discrete data sources.

"DataStage is a strategic solution that will help Harte-Hanks better serve its customers, and help the company understand where we're winning business and ways to improve service where we're not," said Mark Edgerton, MIS Director at Harte-Hanks. The Vertical Warehouse: Applications and Data Warehouses Merge "The widespread adoption of client/server applications reflects a growing trend for organizations to buy solutions rather than build them," said Henry Morris, research manager at International Data Corp., a Framingham, Mass.-based industry research firm "By extending applications with data warehouse add-on modules, ISVs and VARs enhance the value of their solution and improve their competitive...

...use tool that will help these vendors deal with the difficult job of transforming and mapping application data into the target data warehouse." "Although the industry-specific warehouse may seem like a new concept in data warehousing, many of our partners are already working on delivering exactly this type of solution" said Peter L. Fiore, vice president and general manager of VMARK's data warehouse division.

"DataStage was designed to enable application software vendors to package their offering with an industry-specific data model, transformation rules, business intelligence tools, and value-added consulting. This approach to delivering data marts benefits both the reseller and end-user through dramatically lower costs and shorter implementations, yielding a significantly better return on investment." VMARK will focus on establishing partnerships with application providers and integrators to deliver data mart and warehouse solutions in key vertical markets where demand for end-user data access is a priority: financial services, healthcare, manufacturing, and retail.

10/3,K/46 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04517857 Supplier Number: 46637189 (USE FORMAT 7 FOR FULLTEXT)
CFI RELEASES NEW PRODUCT FOR COMMERCIAL LOAN UNDERWRITING AND PORTFOLIO
MANAGEMENT

News Release, pN/A
August 19, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 485

(USE FORMAT 7 FOR FULLTEXT)

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TEXT:

...important commercial lending functions into one software product that is easy to implement without a lot of **customization**," said Matt Chapman, chairman and chief executive officer of CFI ProServices, Inc. "Financial institutions have told us...

...level of computer automation. fisCAl Plus also helps reduce loan application declines, because it gives lenders more **information** at hand to counsel applicants about how to structure their businesses to gain loan approval. With new...

...fit lending criteria. Neural network technology mimics the human learning process to accommodate the addition of new **information** in the lending process. If a lender requires a more in-depth business analysis of an application...

...to its portfolio, fisCAl Plus manages each loan file to ensure that financial statements, collateral, insurance, documentation, **credit reports** and other **information** are **updated** and monitored. CFI ProServices, Inc. is the largest provider of PC-based banking software in the U.S., with over 5,000 financial institution **customers**. CFI's software and services enable financial institutions to more effectively service their **customers** at multiple points of contact. CFI is located on the World Wide Web at www.cfipro.com. This press release contains forward-looking **information** with respect to future revenues or business plans that involve risk and uncertainty. Please refer to the...

...s Securities and Exchange Commission reports filed under the Securities Exchange Act of 1934 for additional risk **information**.

10/3,K/47 (Item 1 from file: 141)
DIALOG(R)File 141:Readers Guide
(c) 2003 The HW Wilson Co. All rts. reserv.

03277063 H.W. WILSON RECORD NUMBER: BRGA96027063 (USE FORMAT 7 FOR FULLTEXT)

Ready, set, search.

Egan, Jack.

U.S. News & World Report v. 120 (Apr. 29 1996) p. 64+

WORD COUNT: 1193

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... down on connect time, new Web retrieval services like FreeLoader (<http://www.freeloader.net>) automatically download and **update information** from **designated** Web sites that can be perused later off-line. And new search engines go beyond the Internet, seeking out **information** in proprietary databases. The most ambitious is IBM's... infoMarket (<http://www.infomkt.ibm.com>) a metasearch...

...engine developed for NATO. "Right now all the engines are basically crawling over the same public domain **information**," says Jeffrey Crigler, vice president for the new service. "We'll also be able to provide access to valuable private **information** like Dun & Bradstreet business **credit reports**." In tandem with IBM's "cryptolope" (for encrypted envelope) such value-added **data** will be sent over the Internet to **users** who pay a fee.

The real problem is that the Internet is doubling in size every three

...

10/3,K/48 (Item 1 from file: 553)
DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2003 The HW Wilson Co. All rts. reserv.

03533374 H.W. WILSON RECORD NUMBER: BWBA97033374 (USE FORMAT 7 FOR

FULLTEXT)

Final rule--amendment to Regulation Y.

AUGMENTED TITLE: Bank Holding Companies and Change in Bank Control
Federal Reserve Bulletin (Fed Reserve Bull) v. 83 (Apr. '97) p. 275-308

LANGUAGE: English

WORD COUNT: 31826

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

- ... credit and servicing loans. Making, acquiring, brokering, or servicing loans or other extensions of credit (including **factoring**, issuing letters of credit and accepting drafts) for the company's account or for the account of...iv) Collection agency services. Collecting overdue accounts receivable, either retail or commercial.
(v) Credit bureau services. Maintaining **information** related to the credit history of consumers and providing the **information** to a credit grantor who is considering a borrower's application for credit or who has...
- ...3) Leasing personal or real property. Leasing personal or real property or acting as agent, broker, or **adviser** in leasing such property if:
(i) The lease is on a nonoperating basis;(FN12)
(ii) The initial...
- ...advisor to any person, including (without, in any way, limiting the foregoing):
(i) Serving as investment **adviser** (as defined in section 2(a)(20) of the Investment Company Act of 1940, 15 U...
- ...act, including sponsoring, organizing, and managing a closed-end investment company;
(ii) Furnishing general economic **information** and advice, general economic statistical forecasting services, and industry studies;
(iii) Providing advice in connection with...
- ...recapitalizations, capital structures, financing transactions and similar transactions, and conducting financial feasibility studies;(FN13)
(iv) Providing **information**, statistical forecasting, and advice with respect to any transaction in foreign **exchange**, swaps, and similar transactions, commodities, and any forward contract, option, future, option on a future, and similar...
- ...vi) Providing tax-planning and tax-preparation services to any person.
(7) Agency transactional services for **customer** investments--(i) Securities brokerage. Providing securities brokerage services (including securities clearing and/or securities execution services...
- ...brokerage services are restricted to buying and selling securities solely as agent for the account of **customers** and do not include securities underwriting or dealing.
(ii) Riskless principal transactions. Buying and selling in the secondary market all types of securities on the order of **customers** as a "riskless principal" to the extent of engaging in a transaction in which the company, after receiving an order to buy (or sell) a security from a **customer**, purchases (or sells) the security for its own account to offset a contemporaneous sale

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to (or purchase from) the customer . This does not include:

(A) Selling bank-ineligible securities(FN14) at the order of a customer that is the issuer of the securities, or selling bank-ineligible securities in any transaction where the...by the Board.

(C) A company conducting management consulting activities may provide management consulting services to customers not described in paragraph

(b)(9)(i)(A)(1) of this section or regarding matters not described...manufactured home(FN23) and the credit is secured by the home; and

(C) The applicant commits to notify borrowers in writing that:

(1) They are not required to purchase such insurance from the applicant...

...and opportunity

for hearing.

(iv) Insurance-agency activities conducted on May 1, 1982. Engaging in any specific insurance-agency activity(FN24) if the bank holding company, or subsidiary conducting the specific activity, conducted such activity on May 1, 1982, or received Board approval to conduct such activity on or before May 1, 1982.(FN25) A bank holding company or subsidiary engaging in a specific insurance-agency activity under this clause may:

(A) Engage in such specific insurance agency activity only at locations:

(1) In the state in which the bank holding com...

...any state or states immediately adjacent to

such state; and

(3) In any state in which the specific insurance-agency activity was conducted (or was approved to be conducted) by such bank holding company or...

...the sale

of U.S. savings bonds; and the issuance and sale of traveler's checks.

(14) Data processing. (i) Providing data processing and data transmission services, facilities (including data processing and data transmission hardware, software, documentation, or operating personnel), data bases, advice, and access to such services, facilities, or data based by any technological means, if:

(A) The data to be processed or furnished are financial, banking, or economic; and

(B) The hardware provided in connection...

...with software de-

signed and marketed for the processing and transmission of financial, banking, or economic data , and where the general purpose hardware does not constitute more than 30 percent of the cost of any packaged offering.

(ii) A company conducting data processing and data transmission activities may conduct data processing and data transmission

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03524671 H.W. WILSON RECORD NUMBER: BWBA97024671 (USE FORMAT 7 FOR FULLTEXT)

Windows-based on-line credit interchange: the future is now.

Finnessy, John C

Business Credit (Bus Credit) v. 99 (Jan. '97) p. 24-6+

LANGUAGE: English

WORD COUNT: 2878

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... inquiry lists, group reports, flash inputs, flash reports and single credit reports all through the bulletin board.

Users are able to sign on, download all available reports to their local drive, sign off the bulletin board, add information, sign back on to the bulletin board system, send information and sign off. Therefore, connection time is minimal. Additionally, members can access the sign-in screen from any remote application screen. A user does not have to back out of any function prior to signing in. The user is able to print out different reports (group, flash, single credit reports, for example) to a local printer. The print function utilizes the local PC or network Windows print drivers, so no changes need to be made to the local printer. Members are able to print out the entire report...

...can often be several hundred pages long, we are working on an option that will enable the user to only download those accounts in a group report that were specifically requested. Instead of downloading an entire packet of 400 accounts, the user may only have to download 100 of those accounts.

The bulletin board host can send a message...

10/3,K/50 (Item 3 from file: 553)
DIALOG(R)File 553:Wilson Bus. Abs. FullText
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03085642 H.W. WILSON RECORD NUMBER: BWBA95085642 (USE FORMAT 7 FOR FULLTEXT)

The disparity between public and private sector employee privacy protections: a call for legitimate privacy rights for private sector workers.

Pincus, Laura B

Trotter, Clayton

American Business Law Journal (Am Bus Law J) v. 33 (Fall '95) p. 51-89

LANGUAGE: English

WORD COUNT: 18080

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... effort to influence private sector privacy activities"(FN83) and is one of the few statutes that applies specifically to private sector privacy issues. Before the FCRA was passed, an individual's medical history, financial status and history, and information about personal life and associations including sexual relationships could be released by credit reporting agencies to anyone who made a reasonable request for the information.(FN84) The FCRA now provides that a consumer reporting agency furnish a report only under the following...

...consumer's written instructions; or (3) if it has reason to believe that the person requesting the information will use it for a credit transaction involving the customer, employment purposes, underwriting insurance involving the customer, determining customer's eligibility for a license, or fulfilling a legitimate business need of the customer.(FN85) In addition, when an employer requests a credit report in connection with an individual who has applied for a position and, due to

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information contained in the report, decides not to hire or to fire that individual, the employer must notify the person of the name and address of the credit agency that supplied the report. (FN86) The individual may then contact the agency to learn the "nature and substance" of the **information** maintained on him or her, the sources of that **information**, and the names of all persons who have requested the **information** within the past six months. (FN87) If a dispute arises over the **information** maintained, the individual may request that the agency reinvestigate the matter and **modify** the record if necessary. (FN88) If no resolution is found, the individual's version of the dispute...

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